

# NCUA



**2001  
YEAREND  
STATISTICS FOR  
FEDERALLY  
INSURED  
CREDIT UNIONS**



## PREFACE

### 2001 YEAREND STATISTICS FOR FEDERALLY INSURED CREDIT UNIONS

This is a semiannual publication that presents in detail the aggregate financial and statistical information for the nation's federally insured credit unions. Credit unions provided the data contained in this report by completing the YEAREND CALL REPORT.

This publication presents information in tables classified by peer group and by state. The aggregate statistical information in these tables is the latest as of the publication date. It includes any updates credit unions have made to their call report data for each of the reporting periods presented. The publication is organized into the following four sections:

- **Part I**                      All Federally Insured Credit Unions
- **Part II**                     Federal Credit Unions
- **Part III**                    Federally Insured State Chartered Credit Unions
- **Part IV**                    State Tables

For information on obtaining additional copies of this publication (NCUA 8060), please contact the following office:

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**FEDERALLY INSURED  
CREDIT UNIONS**

# FINANCIAL TRENDS IN FEDERALLY INSURED CREDIT UNIONS

January 1, 2001 to December 31, 2001

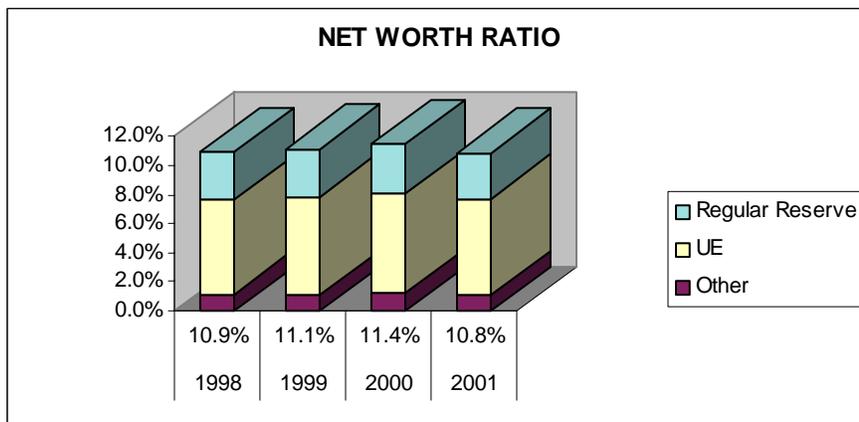
## HIGHLIGHTS

This report summarizes the trends of all federally insured credit unions that reported as of December 31, 2001. The trends discussed for all federally insured credit unions do not necessarily reflect the trends in smaller credit unions. Change is measured from prior year-end (December 31, 2000).

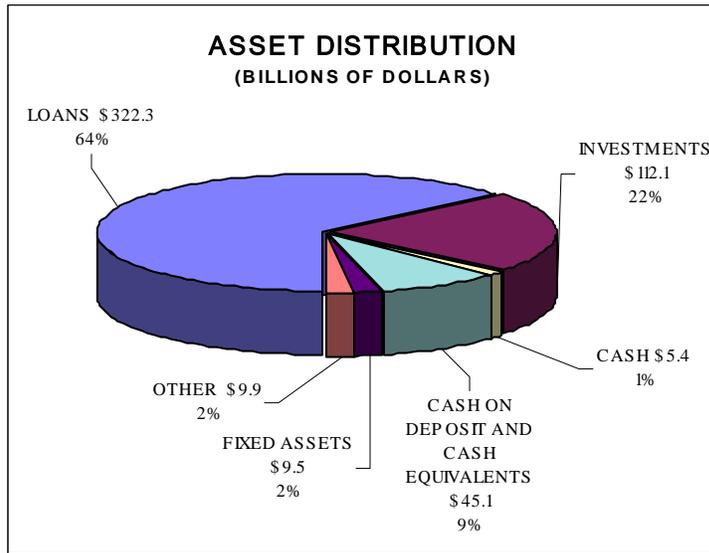
- ◆ **Assets** increased \$63.2 billion or 14.4%.
- ◆ **Capital:** Net worth increased 8.5% or \$4.3 billion, while the net worth to assets ratio decreased to 10.8%.
- ◆ **Loans** increased \$21 billion, or 7%.
- ◆ **Shares** increased \$57.8 billion or 15.2%. The loan to share ratio decreased to 73.8%.
- ◆ **Cash on hand, cash on deposit, cash equivalents, plus short-term investments (less than 1 year)** increased \$39.3 billion or 38.6%.
- ◆ **Long-term investments (over 1 year)** decreased \$17.7 billion or 36.3%.
- ◆ **Profitability**, as measured by return on average assets, decreased from 1.02% to 0.96%.
- ◆ **Delinquent loans** as a percentage of total loans increased from the year-end 2000 level of 0.74% to 0.85%.

## CAPITAL

Total net worth increased \$4.3 billion or 8.5% during 2001, compared to a \$4.2 billion or 9.2% increase in 2000. The aggregate net worth to total assets ratio decreased from 11.4% at the end of 2000 to 10.8% at the end of 2001, as share growth outpaced net worth growth. On a non dollar-weighted basis (unconsolidated), the average net worth ratio for credit unions was 13.8%.



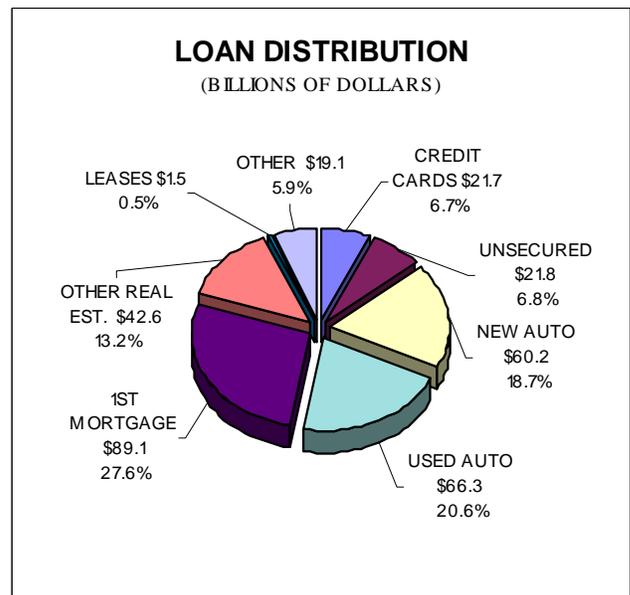
## ASSET QUALITY



**LOAN TRENDS:** Total loans increased \$21 billion or 7.0% during 2001. All loan categories increased except *All Other Unsecured Loans* and *New Auto Loans*. Growth in the various categories was as follows:

- All other loans increased by \$0.3 billion (20.6% increase);
- Other real estate loans increased \$2.3 billion (5.8% increase);
- Leases receivable increased \$0.1 billion (10.7% increase);
- New auto loans decreased \$0.4 billion (0.65% decrease);
- Used auto loans increased \$6.3 billion (10.4% increase);
- First mortgage real estate loans increased \$12.7 billion (16.7% increase);

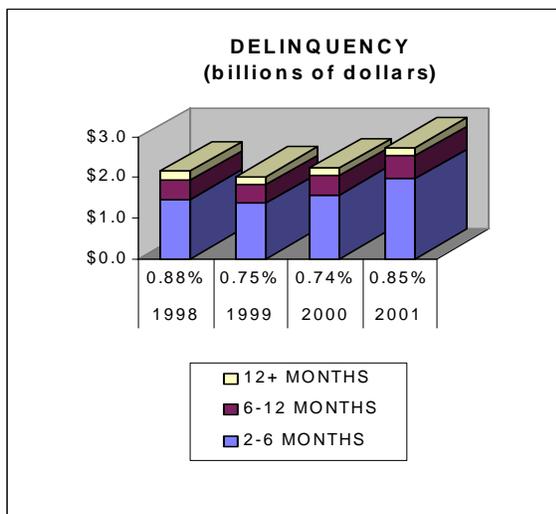
- Unsecured credit card loans increased \$0.06 billion (0.28% increase); and,
- All other unsecured loans and other member loans decreased \$0.5 billion (1.15%).



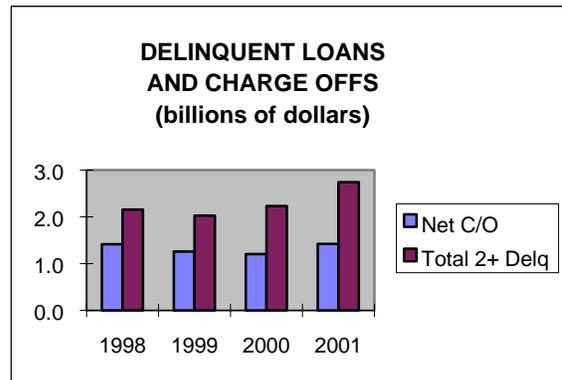
First mortgage real estate loans (\$89.1 billion) account for 27.6% of all loans, with \$64.5 billion or 72.4% reported as fixed rate. Federally insured credit unions granted \$37 billion in fixed rate and \$8.9 billion in adjustable rate first mortgage real estate loans in 2001. Credit unions also report \$16.5 billion of first mortgages sold in 2001 (includes both fixed and adjustable rates).

The rate of loan growth decreased to 7% from the 11.0% growth rate experienced during 2000. Shares grew at a faster rate than loans (15.2%), causing the loan to share ratio to decrease to 73.8% from the 2000 level of 79.5%.

**DELINQUENCY TRENDS:** Delinquent loans increased \$502.4 million or 22.5%. With the decrease in the loan growth rate, the delinquent loans to total loans ratio increased from 0.74% at the end of 2000 to 0.85% at the end of 2001. After years of declines in the delinquency rate, the 2001 rate represents a break in a downward trend.



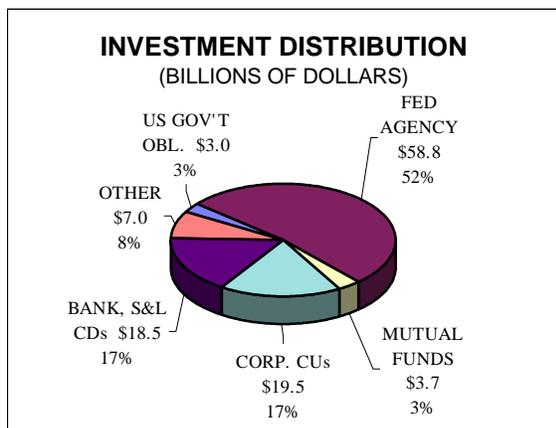
The net charged off loans to average loans ratio also increased from 0.42% to 0.46% during 2001. Loan dollars charged off increased \$226.9 million or 15.5% and recoveries on charged off loans increased \$12.9 million or 5% compared to 2000.



Federally insured credit unions reported an increase in members filing for bankruptcy in 2001. The number of members filing for bankruptcy increased 17.6% to 225,598 (0.3% of all members), with \$1.1 billion in outstanding loans subject to bankruptcy, and another \$695 million charged off in 2001 because of bankruptcies. These charge-offs account for 41.1% of all charge-offs during 2001.

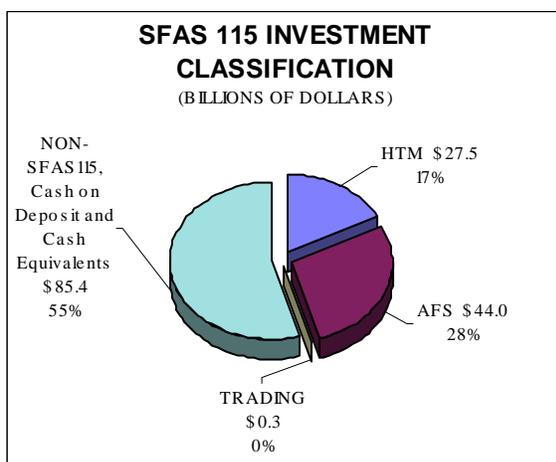
These trends are representative of the economic downturn experienced during 2001.

**INVESTMENT TRENDS:** Total investments increased \$23.2 billion (26.2%) during 2001. All investment categories except *U.S. Government Obligations* increased.



*Cash on hand, cash on deposit, and cash equivalents* increased \$17.0 billion (50.8%). The combined categories of *cash on hand, cash on deposit, cash equivalents*, plus investments with maturities of less than one year increased \$39.3 billion or 38.62% from December 2000 to December 2001.

Investments with maturities greater than a year increased \$17.7 billion (36.28%).



Non-SFAS 115 investments (including cash on deposit and cash equivalents) increased from \$57.3 billion to \$85.4 billion (\$27.9 billion or 48.5%) during 2001.

*Held to maturity* investments decreased \$1.2 billion (4.3%). *Available for sale* investments increased \$13.3 billion (43.5%) in total. Trading securities increased \$46.2 million, or 18.6%.

At the end of 2001, *held to maturity* and *available for sale* investments made up 45.5% of the investment portfolio (17.5% and 28%, respectively), while *non-SFAS 115 investments, cash on deposit, and cash equivalents* accounted for 54.4% of the portfolio (a small amount was classified as trading).

The following table compares the changes in the maturity structure of the investment portfolio over the past year:

Investment Maturity or Repricing Interval	% of Total Investments Dec. 2000	% of Total Investments Dec. 2001
Less than 1 year	58.24%	57.58%
1 to 3 years	27.49%	28.0%
3 to 10 years	12.68%	13.14%
Greater than 10 yrs	1.59%	1.27%

## EARNINGS

Net Income increased but the Return on Average Assets decreased during 2001. The return on average assets ratio decreased from 1.02% at the end of 2000 to 0.96% at the end of 2001. The decrease in operating expenses and cost of funds was not sufficient to offset the decrease in gross income and the slight increase in the Provision for Loan Loss Expense experienced during the year. The decrease in loans as a percentage of the credit unions' total assets coupled with a decrease in interest rates were major contributing factors in the return on average assets decreasing during 2001.

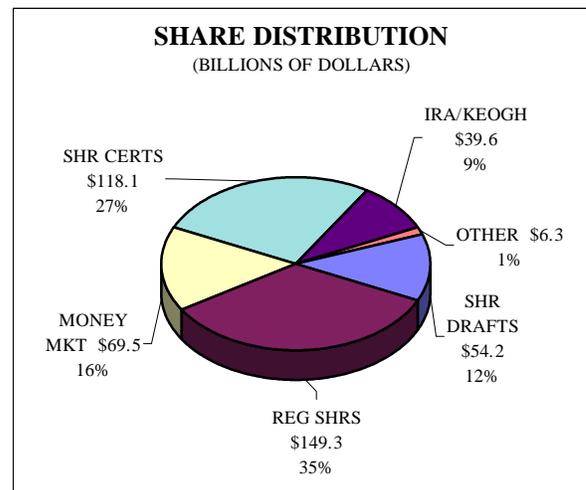
Ratio	As of 12/00	As of 12/01	Effect on ROA
Gross Income	8.28%	7.98%	-0.30bp
Cost of Funds	(3.56%)	(3.36%)	+0.20bp
Operating Expenses	(3.39%)	(3.36%)	+0.03bp
PLL	(0.32%)	(0.33%)	-0.01bp
Non-Opr. Income	.01%	.03%	+0.02bp
ROA	1.02%	0.96%	-0.06bp

## ASSET/LIABILITY MANAGEMENT

**LONG TERM ASSET TRENDS:** Long-term assets increased during 2001. Long-term assets, which have maturities or repricing intervals greater than 3 years (5 years for real estate in 2000), equaled 23.1% of total assets at the end of 2001, compared to 22.7% at the end of 2000.

**SHARE TRENDS:** Total shares increased \$57.8 billion or 15.23% in 2001, compared to 6.3% in 2000. Growth rates for the various share categories are as follows:

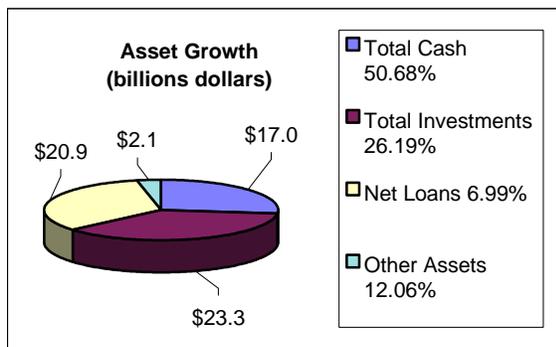
Type of Share Account	Change from 12/31/00 (Millions)	Change from 12/31/00 (%)
Share Drafts	+\$3,700	+7.26%
Regular Shares	+\$18,100	+13.81%
Money Market	+\$18,900	+37.39%
Certificates	+\$13,100	+12.51%
IRA/Keogh	+\$3,300	+9.03%
Other Shares	+\$738	+17.35%
Non-member Deposits	-\$66	-4.72%
Total	+\$57,800	



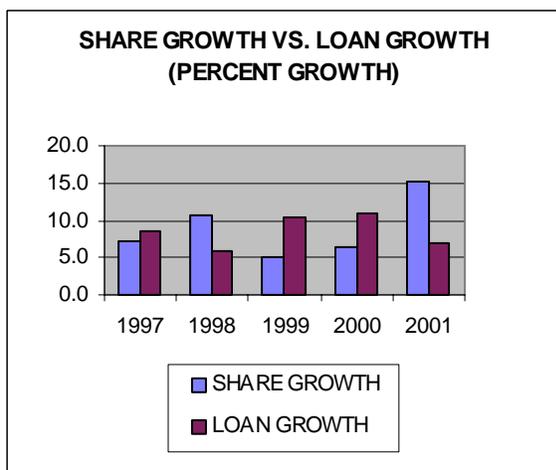
The 15.2% share growth rate was more than double the previous year's rate of 6.3%. Shares with maturities of less than one year increased as a percentage of total shares while shares one year and longer declined as the chart below indicates.

Share Maturity or Repricing Interval	% of Total Shares Dec. 2000	% of Total Shares Dec. 2001
Less than 1 year	89.35%	90.34%
1 to 3 years	8.72%	7.76%
3 or more years	1.93%	1.90%

**OVERALL LIQUIDITY TRENDS:** At the end of 2001, credit unions had approximately 19.12% of total assets in cash and short-term investments. This represents a 14.17% increase from the end of 2000.



For the first time since 1997, the share growth rate exceeded the loan growth rate. This trend started early in 2001. The uncharacteristically large buildup of credit union shares occurred as the U.S. economy began to show signs of weakening, stock prices experienced downward pressure and consumers slowed spending and borrowing habits. The increase in credit union retained earnings did not keep pace with the buildup in shares. This had the affect of diluting the overall average net worth level. However, the net worth to assets ratio still remains strong at 10.8%.

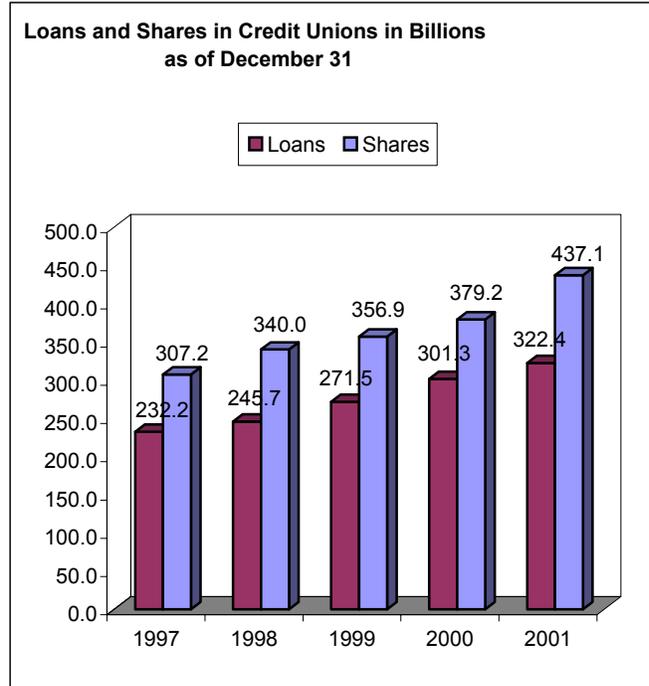
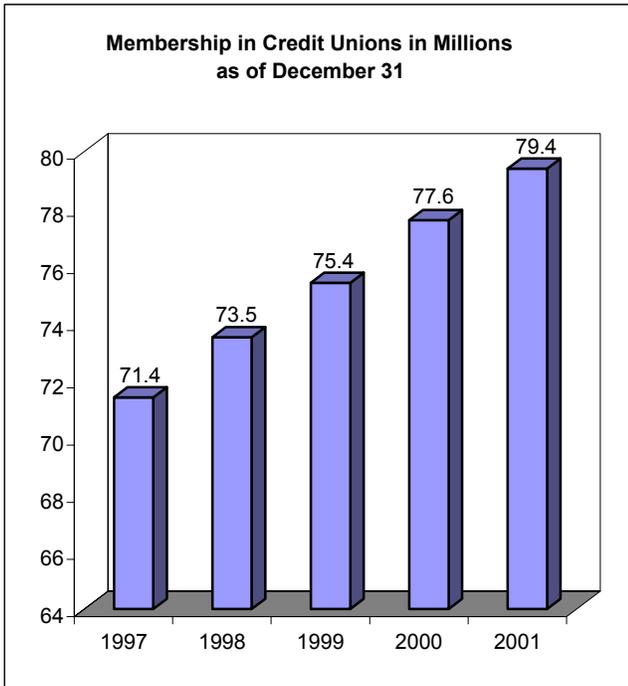
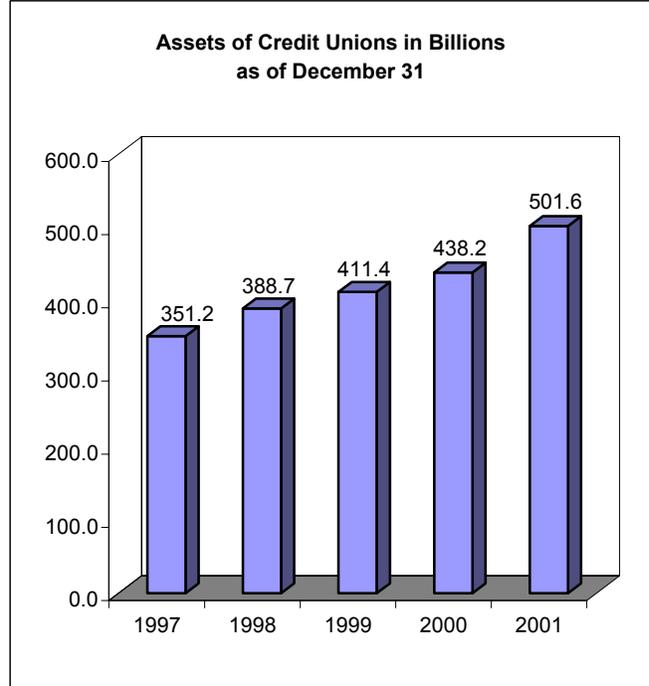
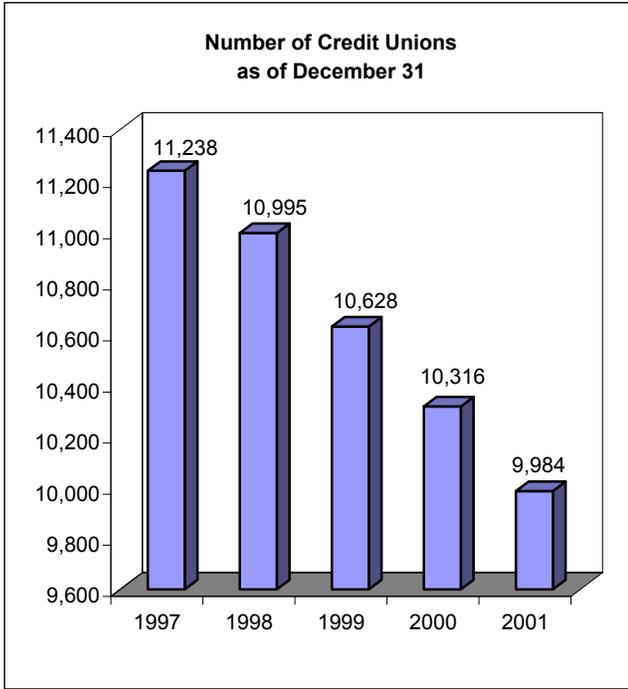


Total unused commitments were reported at \$83.2 billion, up \$6.8 billion (8.9%) in 2001. Unused credit card lines were \$50.4 billion of the total unused commitments up \$3.5 billion (7.5%) since year-end 2000. Unused Revolving Open Lines of Credit secured by 1-4 Family residences increased by \$2.7 billion (18.7%). These two open-ended loan products comprise approximately 81.4% of all unused commitments.

The trends reported as of December 31, 2001 indicate that credit union management will need to continue to adjust their balance sheets in relation to unused commitments in an effort to address potential liquidity and funds management needs as the current economic situation improves.

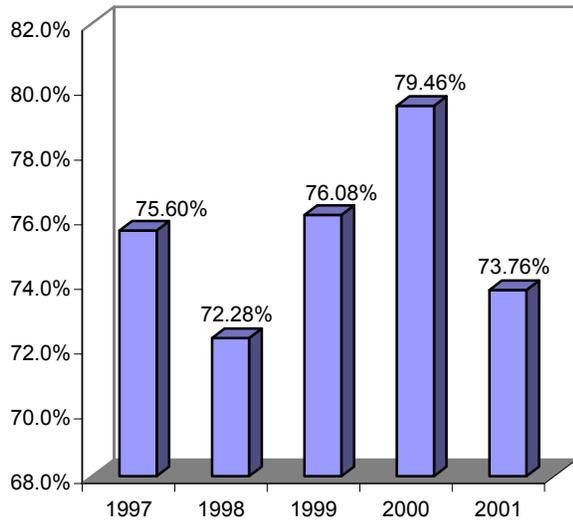
Liquidity risk diminished in 2001 with the large influx of shares and the slowdown in the rate of new loans. Also, credit unions experienced a shortening in the duration of shares and a slight lengthening in the duration of assets. An increased mismatch between assets and liabilities can increase balance sheet exposure to the risk of rapidly rising interest rates. Management should be mindful of this risk as recovery from recent economic weakness takes hold and monetary policy potentially tightens. Additionally, a slight uptrend in delinquency may portend a period of weakening credit. A substantial portion of the portfolio is comprised of relatively unseasoned loans put on the books in the past several years. This too may require more vigilant monitoring.

## Federally Insured Credit Unions 5 Year Trends

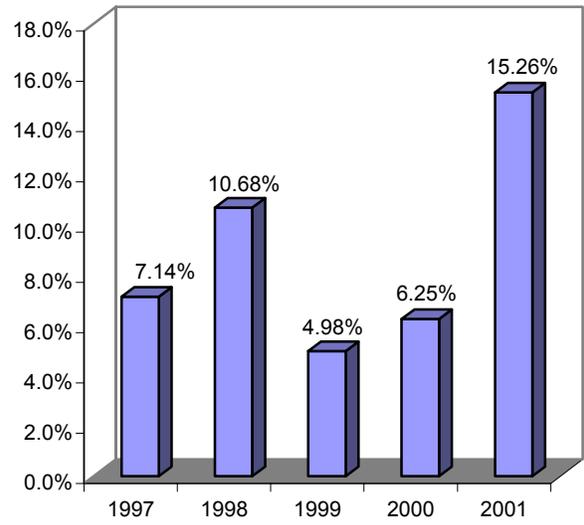


## Federally Insured Credit Unions 5 Year Trends

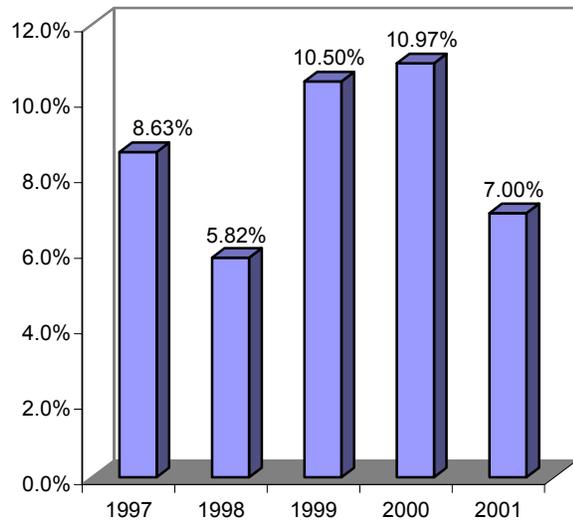
**Loan to Share Ratio as of December 31**



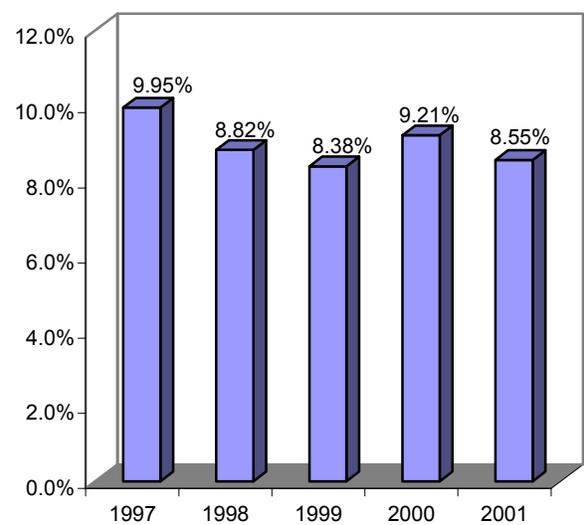
**Share Growth Annually as of December 31**



**Loan Growth Annually as of December 31**

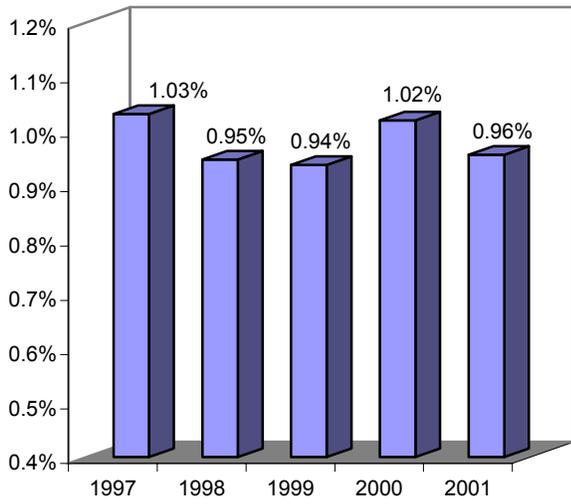


**Net Worth Growth Annually as of December 31**

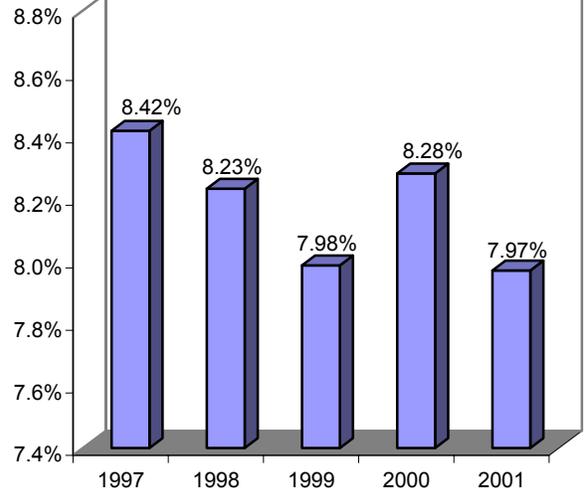


## Federally Insured Credit Unions 5 Year Trends

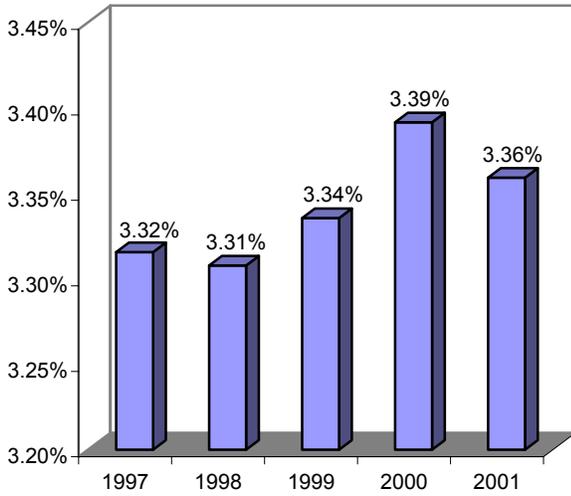
**Return on Average Assets as of December 31**



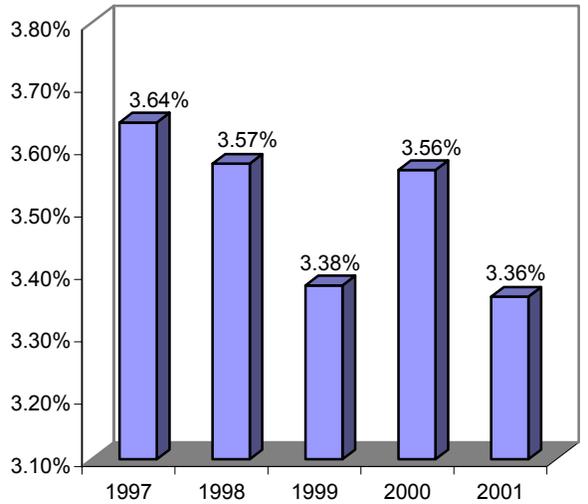
**Gross Income to Average Assets  
as of December 31**



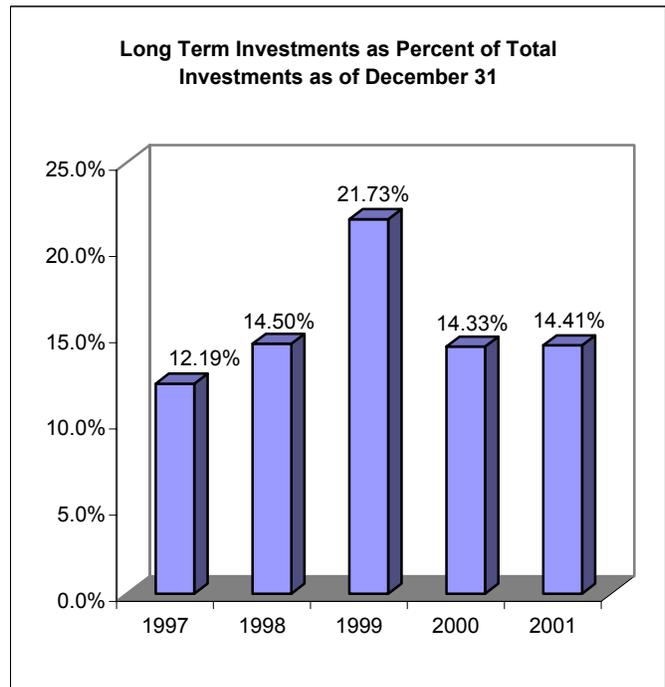
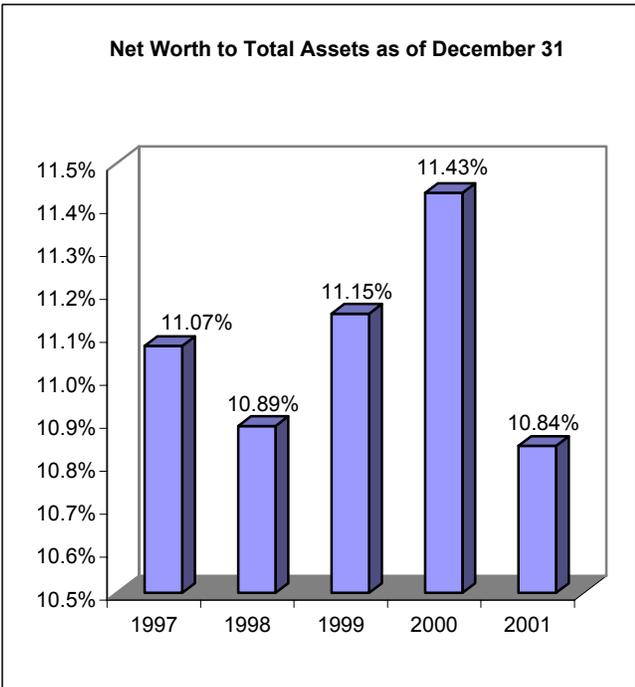
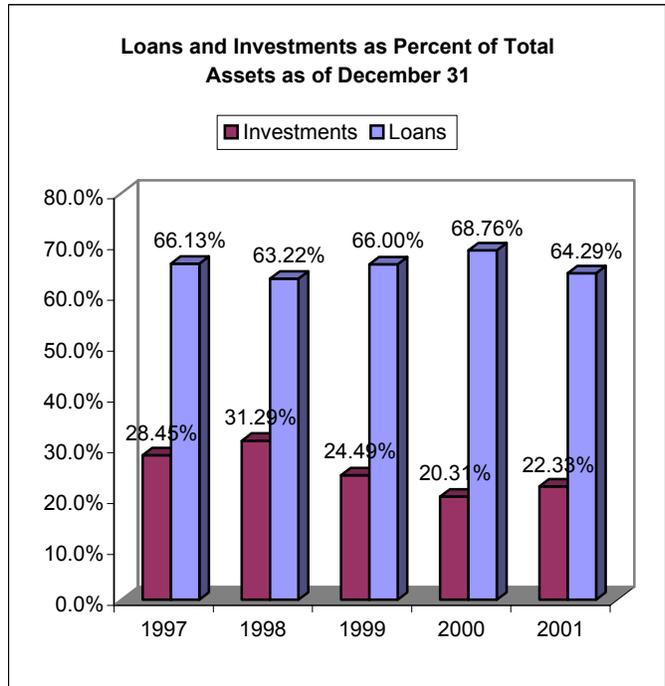
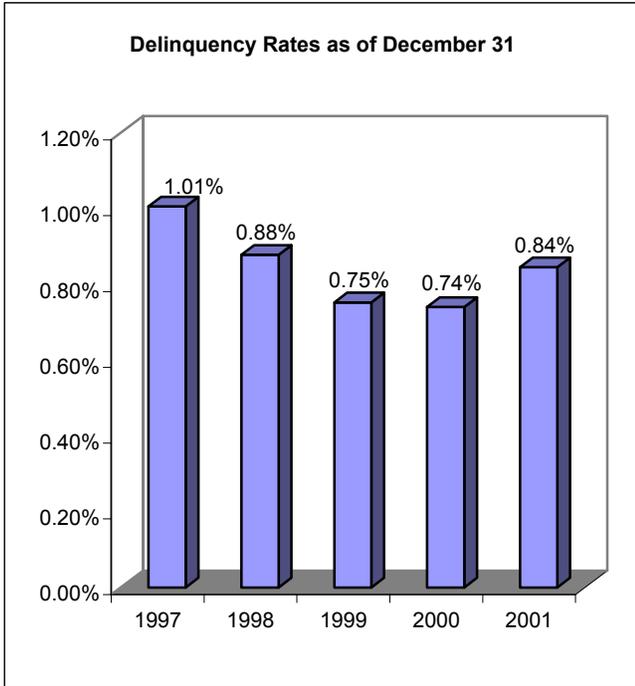
**Operating Expenses to Average Assets  
as of December 31**



**Cost of Funds to Average Assets  
as of December 31**



## Federally Insured Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	10,628	10,316	2.9-	9,984	3.2-
<b>Cash &amp; Equivalents</b>	25,764	33,293	29.2	50,569	51.9
<b>TOTAL INVESTMENTS</b>	100,747	89,024	11.6-	112,013	25.8
U.S. Government Obligations	5,826	4,031	30.8-	3,006	25.4-
Federal Agency Securities	48,405	48,434	0.1	58,793	21.4
Mutual Fund & Common Trusts	2,518	2,102	16.5-	3,744	78.1
MCSD and PIC at Corporate CU	2,028	2,091	3.1	2,283	9.2
All Other Corporate Credit Union	19,639	12,853	34.6-	17,102	33.1
Commercial Banks, S&Ls	15,502	12,520	19.2-	18,530	48.0
Credit Unions -Loans to, Deposits in	718	921	28.3	1,135	23.3
Other Investments	6,111	6,072	0.6-	7,420	22.2
<b>TOTAL LOANS OUTSTANDING</b>	271,538	301,336	11.0	322,438	7.0
Unsecured Credit Card Loans	20,122	21,660	7.6	21,700	0.2
All Other Unsecured Loans	22,298	22,461	0.7	21,786	3.0-
New Vehicle Loans	52,443	60,604	15.6	60,227	0.6-
Used Vehicle Loans	54,530	60,046	10.1	66,326	10.5
First Mortgage Real Estate Loans	70,884	76,347	7.7	89,175	16.8
Other Real Estate Loans	33,053	40,253	21.8	42,578	5.8
Leases Receivable	1,186	1,375	16.0	1,519	10.4
All Other Loans to Members	15,837	17,006	7.4	17,237	1.4
Other Loans	1,186	1,584	33.6	1,892	19.5
Allowance For Loan Losses	2,545	2,676	5.1	2,806	4.9
Other Real Estate Owned	79	100	26.4	92	7.9-
Land and Building	5,893	6,435	9.2	7,143	11.0
Other Fixed Assets	1,992	2,085	4.7	2,258	8.3
NCUSIF Capitalization Deposit	3,204	3,463	8.1	3,811	10.1
Other Assets	4,725	5,184	9.7	6,036	16.4
<b>TOTAL ASSETS</b>	411,397	438,244	6.5	501,555	14.4
<b>LIABILITIES</b>					
Total Borrowings	5,383	4,374	18.7-	5,065	15.8
Accrued Dividends/Interest Payable	791	899	13.6	755	16.0-
Acct Payable and Other Liabilities	3,078	3,665	19.0	3,822	4.3
Uninsured Secondary Capital	5	8	80.8	9	8.9
<b>TOTAL LIABILITIES</b>	9,257	8,946	3.4-	9,651	7.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	356,919	379,241	6.3	437,125	15.3
Share Drafts	44,853	50,643	12.9	54,174	7.0
Regular Shares	133,981	131,072	2.2-	149,415	14.0
Money Market Shares	47,386	50,503	6.6	69,485	37.6
Share Certificates/CDs	89,504	104,971	17.3	118,121	12.5
IRA/Keogh Accounts	35,868	36,291	1.2	39,605	9.1
All Other Shares and Member Deposits	4,427	4,376	1.2-	4,983	13.9
Non-Member Deposits	899	1,385	53.9	1,341	3.1-
Regular Reserves	13,599	14,889	9.5	15,644	5.1
APPR. For Non-Conf. Invest.	22	26	19.7	26	0.7-
Accum. Unrealized G/L on A-F-S	-646	-40	93.7	401	1,090.3
Other Reserves	4,639	5,074	9.4	5,535	9.1
Undivided Earnings	27,606	30,109	9.1	33,174	10.2
<b>TOTAL EQUITY</b>	45,221	50,057	10.7	54,779	9.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	411,397	438,244	6.5	501,555	14.4

\* Amount Less than + or - 1 Million

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	10,628	10,316	2.9-	9,984	3.2-
<b>INTEREST INCOME</b>					
Interest on Loans	21,590	24,277	12.4	25,819	6.4
(Less) Interest Refund	30	33	9.6	31	7.8-
Income from Investments	6,855	6,919	0.9	6,855	0.9-
Trading Profits and Losses	-6	5	177.6	37	651.6
<b>TOTAL INTEREST INCOME</b>	<b>28,409</b>	<b>31,168</b>	<b>9.7</b>	<b>32,681</b>	<b>4.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	12,013	13,376	11.4	13,813	3.3
Interest on Deposits	1,324	1,457	10.1	1,747	19.9
Interest on Borrowed Money	180	307	70.0	232	24.5-
<b>TOTAL INTEREST EXPENSE</b>	<b>13,517</b>	<b>15,140</b>	<b>12.0</b>	<b>15,792</b>	<b>4.3</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>1,373</b>	<b>1,337</b>	<b>2.6-</b>	<b>1,563</b>	<b>16.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>13,519</b>	<b>14,691</b>	<b>8.7</b>	<b>15,326</b>	<b>4.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2,500	2,796	11.8	3,243	16.0
Other Operating Income	1,035	1,207	16.6	1,517	25.7
Gain (Loss) on Investments	0*	-26	4,230.6-	56	317.9
Gain (Loss) on Disp of Fixed Assets	6	32	415.5	58	82.0
Other Non-Oper Income (Expense)	33	38	15.2	77	106.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>3,574</b>	<b>4,046</b>	<b>13.2</b>	<b>4,950</b>	<b>22.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	6,503	7,068	8.7	7,796	10.3
Travel and Conference Expense	210	229	9.2	231	0.8
Office Occupancy Expense	847	921	8.7	1,020	10.8
Office Operations Expense	3,042	3,239	6.5	3,518	8.6
Educational & Promotional Expense	428	476	11.2	528	11.1
Loan Servicing Expense	652	732	12.3	804	9.8
Professional and Outside Services	986	1,062	7.7	1,164	9.5
Member Insurance	172	167	3.0-	166	0.4-
Operating Fees	88	94	5.9	86	7.9-
Miscellaneous Operating Expenses	415	420	1.2	472	12.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>13,343</b>	<b>14,408</b>	<b>8.0</b>	<b>15,784</b>	<b>9.6</b>
<b>NET INCOME</b>	<b>3,750</b>	<b>4,329</b>	<b>15.4</b>	<b>4,492</b>	<b>3.8</b>
Transfer to Regular Reserve 1/	1,281	1,529	19.3	1,029	32.7-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federally Insured Credit Unions  
December 31, 2001**

Number of Credit Unions on this Report: 9,984

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	13,126,496
Other Unsecured Loans	9,447,852
New Vehicle	4,523,152
Used Vehicle	7,752,863
1st Mortgage	1,107,318
Other Real Estate	1,839,025
Leases Receivable	73,253
All Other Member Loans	2,833,214
All Other Loans	106,304
Total Number of Loans	40,809,477

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	339,800
Amount of Loans Delinquent 2-6 months	1,960,690,063
Number of Loans Delinquent 6-12 months	105,137
Amount of Loans Delinquent 6-12 months	560,560,367
Number of Loans Delinquent 12 months or more	36,336
Amount of Loans Delinquent 12 months or more	203,262,926
Total Number of Delinquent Loans	481,273
Total Amount of Delinquent Loans	2,724,513,356

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	90,304
Amount of Loans Delinquent 2-6 months	238,279,965
Number of Loans Delinquent 6-12 months	23,265
Amount of Loans Delinquent 6-12 months	66,298,503
Number of Loans Delinquent 12 months or more	4,173
Amount of Loans Delinquent 12 months or more	12,102,550
Total Number of Delinquent Loans	117,742
Total Amount of Delinquent Loans	316,681,018

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Year-to-Date	1,692,073,908
Total Recoveries on Charge-Offs	266,307,315
Total Credit Card Loans Charged Off YTD	425,127,579
Total Credit Card Recoveries YTD	42,959,049
Total Number of Loans Purchased	17,585
Total Amount of Loans Purchased	516,312,850
Number of Loans to CU Officials	131,644
Amount of Loans to CU Officials	2,370,282,462
Total Number of Loans Granted Y-T-D	19,834,811
Total Amount of Loans Granted Y-T-D	184,576,143,584

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	843,430
Amount of 1st Mortgage Fixed Rate	64,588,640,392
Number of 1st Mortgage Adjustable Rate	263,888
Amount of 1st Mortgage Adjustable Rate	24,585,911,213
Number of Other R.E. Closed-End Fixed Rate	874,719
Amount of Other R.E. Closed-End Fixed Rate	20,703,579,034
Number of Other R.E. Closed-End Adj. Rate	47,446
Amount of Other R.E. Closed-End Adj. Rate	1,346,487,197
Number of Other R.E. Open-End Adj. Rate	879,109
Amount of Other R.E. Open-End Adj. Rate	19,499,124,454
Number of Other R.E. Not Included Above	37,750
Amount of Other R.E. Not Included Above	1,028,390,910

**REAL ESTATE LOANS GRANTED YEAR-TO-DATE**

Number of 1st Mortgage Fixed Rate	342,318
Amount of 1st Mortgage Fixed Rate	37,015,580,690
Number of 1st Mortgage Adjustable Rate	73,593
Amount of 1st Mortgage Adjustable Rate	8,981,238,414
Number of Other R.E. Closed-End Fixed Rate	331,616
Amount of Other R.E. Closed-End Fixed Rate	10,160,137,180
Number of Other R.E. Closed-End Adj. Rate	18,421
Amount of Other R.E. Closed-End Adj. Rate	537,850,723
Number of Other R.E. Open-End Adj. Rate	483,288
Amount of Other R.E. Open-End Adj. Rate	9,149,774,961
Number of Other R.E. Not Included Above	15,528
Number of Other R.E. Not Included Above	600,094,112

**TABLE 3 CONTINUED**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured Credit Unions**  
**December 31, 2001**

Number of Credit Unions on this Report: 9,984

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	396,186,514
1st Mortgage Fixed Rate, 2-6 months	114,589,449
1st Mortgage Fixed Rate, 6-12 months	35,268,433
1st Mortgage Fixed Rate, 12 months or more	20,814,049
1st Mortgage Adjustable Rate, 1-2 months	222,772,465
1st Mortgage Adjustable Rate, 2-6 months	75,478,118
1st Mortgage Adjustable Rate, 6-12 months	17,562,529
1st Mortgage Adjustable Rate 12, months or more	7,238,977
Other Real Estate Fixed Rate, 1-2 months	128,912,107
Other Real Estate Fixed Rate, 2-6 months	52,579,008
Other Real Estate Fixed Rate, 6-12 months	13,533,299
Other Real Estate Fixed Rate, 12 months or more	10,708,991
Other Real Estate Adjustable Rate, 1-2 months	95,978,908
Other Real Estate Adjustable Rate, 2-6 months	34,523,441
Other Real Estate Adjustable Rate, 6-12 months	10,369,290
Other Real Estate Adjustable Rate 12, months or more	6,282,330

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	12,246,037
1st Mortgage Loans Recovered Y-T-D	2,160,345
Other Real Estate Loans Charged Off Y-T-D	21,020,305
Other Real Estate Loans Recovered Y-T-D	2,573,169
Allowance for Real Estate Loan Losses	245,155,480
Amount of R.E. Loans Serving as Collateral for Member Business Loans	2,978,947,691
Amount of All First Mortgages Sold Y-T-D	16,526,321,540
Short-term Real Estate Loans (< 5 years)	54,171,774,391

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	13,844
Amount of Agricultural MBL	515,962,485
Number of All Other MBL	47,429
Amount of All Other MBL	4,869,816,227

**MEMBER BUSINESS LOANS GRANTED Y-T-D**

Number of Agricultural MBL	9,212
Amount of Agricultural MBL	290,164,811
Number of All Other MBL	19,929
Amount of All Other MBL	2,413,642,616

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	7,284,756
Agricultural, 2-6 months	3,947,251
Agricultural, 6-12 months	3,870,490
Agricultural, 12 months or more	2,059,743
All Other MBL, 1-2 months	73,583,955
All Other MBL, 2-6 months	42,532,908
All Other MBL, 6-12 months	8,567,280
All Other MBL, 12 months or more	7,909,643

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	2,437,630
Agricultural MBL Recovered Y-T-D	69,928
All Other MBL Charged of Y-T-D	3,462,368
All Other MBL Recovered Y-T-D	690,247
Allowance for MBL Losses	56,986,521
Concentration of Credit for MBL	472,049,383
Construction or Development MBL	203,196,072

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured Credit Unions**  
**December 31, 2001**

Number of Credit Unions on this Report: 9,984

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	32,613,652
Regular Share Accounts	83,752,186
Money Market Share Accounts	4,083,668
Share Certificate Accounts	8,243,929
IRA/Keogh & Retirement Accounts	4,037,576
Other Shares and Deposit	3,441,203
Non-Member Deposits	45,597
Total Number of Savings Accounts	136,217,811

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	221,145,780
Other Unused Member Business Loan Commitments	223,839,235
Revolving Open-End Lines Secured by Residential Properties	17,356,045,614
Credit Card Lines	50,363,178,396
Outstanding Letters of Credit	120,281,430
Unsecured Share Draft Lines of Credit	8,779,528,607
Other Unused Commitments	6,101,351,154
Amount of Loans Sold/Swapped with Recourse Y-T-D	879,884,415
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	823,604,385
Pending Bond Claims	23,929,488

**NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:**

Supervisory Committee	2,007	League Audit Service	1,226
CPA Audit Without Opinion	2,253	Outside Accountant	1,459
CPA Opinion Audit	3,039		

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	27,866,815,908
Repurchase Agreements	1,979,724,879
Reverse Repurchase Agreements Invested	918,118,441
Non-Mortgage Backed Derivatives	835,993,981
Mortgage Pass-through Securities	9,798,280,659
CMO/REMIC	9,539,477,217

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured Credit Unions**  
**December 31, 2001**

Number of Credit Unions on this Report: 9,984

**INFORMATION SYSTEMS & TECHNOLOGY**

**Number Of Cus Describing Record Maintenance As:**

Manual System	301	CU Developed In-House	394
Vendor Supplied In-House	6,690	Other	147
Vendor On-Line Service Bur.	2,452		

**Number Of Cus Reporting That Members Access/  
Perform Electronic Financial Services Via:**

WWW/Browser Based	2,895	Automatic Teller Machine	4,866
Wireless	229	Kiosk	246
Home Banking/PC Based	1,947	Other	237
Auto Response/Phone Based	4,437		

**Number Of Cus Reporting Offering Financial Services Electronically:**

Member Application	1,611	View Account History	3,167
New Loan	2,292	Merchandise Purchase	689
Account Balance Inquiry	4,555	Share Account Transfers	4,427
Share Draft Order	3,024	Bill Payment	1,551
New Share Account	763	Download Account History	2,236
Loan Payments	3,647	Electronic Cash	1,102
Number of CUs Reporting E-Mail Addresses			6,392
Number of CUs Reporting WWW Sites			4,375

**Number Of Cus Reporting WWW Type As:**

Informational	1,706	Transactional	2,106
Interactive	565		

**Number Of Cus Members Reported using Transactional WWW** 9,088,772

**Number Of Cus Reporting Plans For a WWW**

Informational	1,161	Transactional	271
Interactive	256		

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	296,890,989
Number Members Filing Chapter 7 Bankruptcy Y-T-D	171,593
Number Members Filing Chapter 13 Bankruptcy Y-T-D	54,045
Amount of Loans Subject to Bankruptcies	1,055,310,273
Number of Current Members	79,377,162
Number of Potential Members	445,975,179
Number of Full Time Employees	175,431
Number of Part Time Employees	32,867

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

Number of CUSOS 1/	3,136		
Amount Invested in CUSOS	314,850,599		
Amount Loaned to CUSOS	131,664,734		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	11,432,346		
Number of CUSOS Wholly Owned	594		
Predominant Service of CUSO:			
Mortgage Processing	209	Credit Cards	264
EDP Processing	272	Trust Services	9
Shared Branching	755	Item Processing	281
Insurance Services	167	Tax Preparation	3
Investment Services	392	Travel	1
Auto Buying, Leasing, Indirect Lending	152	Other	628

1 This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

**TABLE 5**  
**SUPPLEMENTAL DATA**  
**FEDERALLY INSURED CREDIT UNIONS**  
**DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS**  
**BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 9,984

<b>BORROWINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Promissory/Other Notes and Interest Payable	436	1,082	1,000	2,092	4,173
Reverse Repurchase Agreements	8	856	35	0	891
Subordinated CDCU Debt	14	0*	0*	0*	0*
Uninsured Secondary Capital	45	N/A	1	8	9
<b>TOTAL BORROWINGS</b>	<b>473</b>	<b>1,938</b>	<b>1,036</b>	<b>2,100</b>	<b>5,074</b>

<b>SAVINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Share Drafts	6,478	54,174	N/A	N/A	54,174
Regular Shares	9,974	149,415	N/A	N/A	149,415
Money Market Shares	3,035	69,485	N/A	N/A	69,485
Share Certificates/CDS	6,814	88,030	25,448	4,643	118,121
IRA/KEOGH, Retirements	5,794	27,965	8,238	3,402	39,605
All Other Shares/Deposits	3,814	4,662	52	268	4,983
Non-Members Deposits	888	1,057	259	26	1,341
<b>TOTAL SAVINGS</b>	<b>9,982</b>	<b>394,788</b>	<b>33,997</b>	<b>8,340</b>	<b>437,125</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115:</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 to 10 Yrs</b>	<b>Amount &gt; 10 Yrs</b>	<b>Total</b>
Held to Maturity	2,544	6,727	13,324	6,945	472	27,468
Available for Sale	2,716	14,868	17,197	10,697	1,198	43,961
Trading	24	285	0*	1	7	294
Non-SFAS 115 Investments	9,977	68,647	13,503	3,013	319	85,482
<b>TOTAL INVESTMENTS</b>	<b>9,981</b>	<b>90,527</b>	<b>44,024</b>	<b>20,657</b>	<b>1,997</b>	<b>157,206</b>

\* Amount Less than + or - 1 Million

\* Amount Less than + or - 1 Million

**TABLE 6**  
**Federally Insured Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**December 31, 2001**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	0	\$0	19	\$406,289,729
5.0% To 6.0% .....	3	\$24,478,088	4	\$3,282,339	737	\$13,602,261,625
6.0% To 7.0% .....	5	\$57,342,149	11	\$7,218,886	2,843	\$25,625,217,697
7.0% To 8.0% .....	22	\$167,435,981	73	\$416,452,075	3,599	\$14,535,745,779
8.0% To 9.0% .....	66	\$631,006,891	165	\$556,177,415	1,587	\$4,457,326,926
9.0% To 10.0% .....	479	\$3,550,212,837	459	\$1,641,833,074	367	\$1,231,215,840
10.0% To 11.0% .....	540	\$2,991,665,329	736	\$1,791,098,052	111	\$234,279,058
11.0% To 12.0% .....	897	\$4,373,651,046	1,056	\$2,903,296,669	17	\$72,850,375
12.0% To 13.0% .....	1,466	\$5,559,019,795	2,325	\$6,352,515,685	45	\$36,703,113
13.0% To 14.0% .....	821	\$2,660,516,269	1,492	\$3,634,049,400	5	\$4,115,722
14.0% To 15.0% .....	395	\$1,248,920,242	1,239	\$2,075,014,112	2	\$339,632
15.0% To 16.0% .....	113	\$256,590,976	1,224	\$1,474,928,283	4	\$180,296
16.0% Or More .....	63	\$178,953,547	792	\$927,547,201	4	\$3,675,649
Not Reporting Or Zero ..	5,114	\$167,210	408	\$2,355,110	644	\$16,601,096
<b>Total</b>	<b>9,984</b>	<b>\$21,699,960,360</b>	<b>9,984</b>	<b>\$21,785,768,301</b>	<b>9,984</b>	<b>\$60,226,802,537</b>
<b>Average Rate</b>	<b>12.3%</b>		<b>13.0%</b>		<b>7.3%</b>	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	8	\$146,825,363	13	\$1,095,634,419	123	\$2,486,075,867
5.0% To 6.0% .....	251	\$7,241,276,317	91	\$7,644,521,716	322	\$4,525,680,083
6.0% To 7.0% .....	1,176	\$19,206,279,540	1,341	\$39,328,844,762	1,046	\$10,343,686,729
7.0% To 8.0% .....	2,342	\$20,608,137,559	2,082	\$38,253,558,293	1,854	\$14,730,277,015
8.0% To 9.0% .....	2,588	\$11,366,416,305	701	\$2,168,997,656	1,494	\$8,408,247,270
9.0% To 10.0% .....	1,611	\$5,450,810,433	274	\$463,950,315	621	\$1,650,800,531
10.0% To 11.0% .....	736	\$1,209,613,037	156	\$150,277,535	208	\$227,757,556
11.0% To 12.0% .....	234	\$614,787,482	45	\$15,984,243	46	\$72,316,066
12.0% To 13.0% .....	294	\$219,339,505	66	\$21,667,380	53	\$18,595,153
13.0% To 14.0% .....	60	\$74,380,354	3	\$116,180	7	\$5,857,474
14.0% To 15.0% .....	29	\$26,725,497	3	\$1,436,858	3	\$2,648,358
15.0% To 16.0% .....	46	\$81,542,235	6	\$271,943	2	\$781,391
16.0% Or More .....	11	\$44,239,510	1	\$2,611	0	\$0
Not Reporting Or Zero ..	598	\$35,352,416	5,202	\$29,287,694	4,205	\$104,858,102
<b>Total</b>	<b>9,984</b>	<b>\$66,325,725,553</b>	<b>9,984</b>	<b>\$89,174,551,605</b>	<b>9,984</b>	<b>\$42,577,581,595</b>
<b>Average Rate</b>	<b>8.4%</b>		<b>7.5%</b>		<b>7.7%</b>	

Interest Rate Category	Leases Receivable		Other Member Loans		Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	2	\$713,585	170	\$266,052,737	13	\$17,164,079
5.0% To 6.0% .....	32	\$79,344,110	646	\$2,090,824,385	59	\$148,097,952
6.0% To 7.0% .....	147	\$712,293,893	1,305	\$1,276,482,554	135	\$535,552,109
7.0% To 8.0% .....	275	\$259,947,136	1,313	\$2,889,960,438	209	\$602,641,720
8.0% To 9.0% .....	169	\$335,235,402	1,469	\$3,092,958,662	215	\$237,859,612
9.0% To 10.0% .....	34	\$10,743,390	1,183	\$2,853,016,223	121	\$52,729,627
10.0% To 11.0% .....	10	\$4,983,536	920	\$1,795,636,335	98	\$67,112,983
11.0% To 12.0% .....	5	\$2,193,975	371	\$708,920,468	27	\$13,824,786
12.0% To 13.0% .....	5	\$803,538	660	\$1,053,887,114	64	\$38,024,244
13.0% To 14.0% .....	4	\$3,687,692	218	\$537,719,231	17	\$3,841,837
14.0% To 15.0% .....	0	\$0	140	\$327,276,235	9	\$1,678,464
15.0% To 16.0% .....	0	\$0	166	\$160,285,654	12	\$7,499,344
16.0% Or More .....	0	\$0	83	\$108,711,943	10	\$15,467,920
Not Reporting Or Zero ..	9,301	\$109,245,413	1,340	\$74,902,375	8,995	\$150,474,098
<b>Total</b>	<b>9,984</b>	<b>\$1,519,191,670</b>	<b>9,984</b>	<b>\$17,236,634,354</b>	<b>9,984</b>	<b>\$1,891,968,775</b>
<b>Average Rate</b>	<b>7.6%</b>		<b>8.7%</b>		<b>8.5%</b>	

**TABLE 7**  
**Federally Insured Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**December 31, 2001**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	923	\$15,384,517,870	176	\$2,412,515,337	0	\$0
1.0% To 2.0% .....	2,168	\$22,843,699,679	3,023	\$50,672,479,842	652	\$12,407,699,146
2.0% To 3.0% .....	470	\$3,644,829,329	4,280	\$67,439,688,830	1,859	\$43,849,569,795
3.0% To 4.0% .....	46	\$274,757,799	1,644	\$17,891,650,816	477	\$12,695,329,598
4.0% To 5.0% .....	6	\$14,902,749	580	\$9,078,956,598	37	\$497,429,276
5.0% To 6.0% .....	1	\$93,203	151	\$1,466,937,617	5	\$29,068,148
6.0% To 7.0% .....	0	\$0	38	\$159,604,665	1	\$935,852
7.0% Or More .....	2	\$26,939,292	23	\$54,598,384	0	\$0
Not Reporting Or Zero ..	6,368	\$11,984,748,838	69	\$238,722,860	6,953	\$4,512,539
Total	9,984	\$54,174,488,759	9,984	\$149,415,154,949	9,984	\$69,484,544,354
Average Rate	1.2%		2.3%		2.4%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	0	\$0	0	\$0	0	\$0
1.0% To 2.0% .....	201	\$2,613,368,243	390	\$3,013,519,793	73	\$114,362,522
2.0% To 3.0% .....	3,372	\$63,036,468,869	2,001	\$14,282,565,930	198	\$297,766,100
3.0% To 4.0% .....	2,423	\$46,708,161,233	2,103	\$15,802,414,969	185	\$468,501,885
4.0% To 5.0% .....	490	\$3,811,395,533	957	\$5,025,533,898	115	\$144,191,566
5.0% To 6.0% .....	206	\$1,642,059,440	279	\$949,935,526	111	\$112,753,005
6.0% To 7.0% .....	50	\$184,587,057	53	\$523,368,945	102	\$116,331,900
7.0% Or More .....	12	\$5,513,704	6	\$5,980,435	44	\$62,836,417
Not Reporting Or Zero ..	3,230	\$119,865,418	4,195	\$1,299,524	9,156	\$24,670,674
Total	9,984	\$118,121,419,497	9,984	\$39,604,619,020	9,984	\$1,341,414,069
Average Rate	3.0%		3.2%		3.9%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured Credit Unions**  
**December 31, 2001**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
<b>CAPITAL ADEQUACY:</b>					
NetWorth to Total Assets	10.84	16.57	13.77	12.01	10.50
Delinquent Loans to NetWorth	5.01	14.32	8.98	6.65	4.41
Solvency Evaluation (Est.)	112.53	120.14	116.12	113.78	112.14
Classified Assets (Est.) to NetWorth	5.21	9.06	5.90	5.31	5.12
<b>ASSET QUALITY:</b>					
Delinquent Loans to Total Loans	0.84	4.07	2.07	1.30	0.71
Net Charge-Offs to Average Loans	0.46	0.76	0.55	0.48	0.45
Fair Value H-T-M to Book Value H-T-M	101.45	111.86	109.24	101.55	101.37
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.92	0.13	-0.28	0.62	0.94
Delinquent Loans to Assets	0.54	2.37	1.24	0.80	0.46
<b>EARNINGS:</b>					
Return on Average Assets	0.96	0.34	0.62	0.66	1.03
Gross Income to Average Assets	7.97	7.09	7.38	7.75	8.04
Cost of Funds to Average Assets	3.36	2.47	2.80	2.99	3.46
Net Margin to Average Assets	4.61	4.62	4.58	4.77	4.58
Operating Expenses to Average Assets	3.36	3.88	3.64	3.78	3.27
Provision for Loan & Lease Losses to Average Assets	0.33	0.53	0.36	0.34	0.33
Net Interest Margin to Average Assets	3.59	4.30	3.99	3.89	3.52
Operating Expenses to Gross Income	42.16	54.71	49.33	48.73	40.67
Fixed Assets and Oreos to Total Assets	1.89	0.40	1.14	2.07	1.90
Net Operating Expenses to Average Assets	2.67	3.66	3.19	3.12	2.56
<b>ASSET/LIABILITY MANAGEMENT:</b>					
Net Long-Term Assets to Total Assets	23.10	2.79	7.89	16.29	24.96
Regular Shares to Savings and Borrowings	33.86	84.87	65.24	46.20	30.34
Total Loans to Total Savings	73.76	70.69	69.98	70.44	74.49
Total Loans to Total Assets	64.29	58.36	59.79	61.45	64.98
Cash Plus Short-Term Investments to Assets	19.12	38.44	32.03	25.50	17.43
Total Savings and Borrowings to Earning Assets	92.18	83.20	87.86	91.22	92.56
Borrowings to Total Savings and NetWorth	0.85	0.09	0.20	0.09	1.01
Estimated Loan Maturity in Months	22.12	16.79	18.84	21.98	22.37
<b>PRODUCTIVITY:</b>					
Members to Potential Members	17.80	14.20	24.11	16.84	17.75
Borrowers to Members	51.41	28.20	36.85	44.19	54.85
Members to Full-Time Employees	414	348	494	449	401
Average Savings Per Member	5,507	1,715	2,974	4,024	6,159
Average Loan Balance	7,901	4,299	5,649	6,414	8,365
Salary & Benefits to Full-Time Employees	40,631	14,127	32,219	36,900	42,541
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>					
Interest on Loans (Net of Interest Refunds)	68.88	75.79	72.63	70.04	68.49
Income From Investments	18.31	19.60	19.35	18.68	18.20
Income Form Trading Securities	0.10	0.01	0.00	0.00	0.12
Fee Income	8.66	3.07	6.11	8.45	8.83
Other Operating Income	4.05	1.53	1.90	2.83	4.36
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>					
Employee Compensation and Benefits	49.39	47.48	50.56	48.09	49.61
Travel and Conference	1.46	1.41	1.41	1.61	1.44
Office Occupancy	6.46	4.70	5.10	6.10	6.62
Office Operations	22.29	19.70	20.24	21.32	22.60
Educational and Promotional	3.35	1.01	1.54	2.70	3.58
Loan Servicing	5.09	1.74	2.91	4.48	5.35
Professional and Outside Services	7.37	6.75	8.15	9.99	6.80
Member Insurance	1.05	9.20	4.60	1.98	0.63
Operating Fees	0.55	1.53	1.07	0.71	0.48
Miscellaneous Operating Expenses	2.99	6.48	4.43	3.01	2.89

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	2,656	2,491	6.2-	2,195	11.9-
Cash & Equivalents	291	304	4.4	373	22.5
<b>TOTAL INVESTMENTS</b>	<b>601</b>	<b>455</b>	<b>24.3-</b>	<b>429</b>	<b>5.9-</b>
U.S. Government Obligations	10	7	30.0-	5	24.4-
Federal Agency Securities	4	3	28.3-	2	15.4-
Mutual Fund & Common Trusts	23	19	15.3-	21	10.2
MCSD and PIC at Corporate CU	22	18	16.3-	15	20.6-
All Other Corporate Credit Union	279	172	38.4-	161	6.0-
Commercial Banks, S&Ls	234	208	10.9-	199	4.5-
Credit Unions -Loans to, Deposits in	11	10	8.9-	11	16.6
Other Investments	20	18	6.3-	14	25.2-
<b>TOTAL LOANS OUTSTANDING</b>	<b>1,398</b>	<b>1,398</b>	<b>0.0</b>	<b>1,127</b>	<b>19.4-</b>
Unsecured Credit Card Loans	6	7	15.5	5	34.4-
All Other Unsecured Loans	361	326	9.6-	274	15.9-
New Vehicle Loans	394	424	7.6	325	23.4-
Used Vehicle Loans	446	447	0.2	372	16.8-
First Mortgage Real Estate Loans	19	18	3.7-	14	22.5-
Other Real Estate Loans	22	22	1.4-	18	18.7-
Leases Receivable	2	1	29.1-	0*	69.9-
All Other Loans to Members	139	144	3.7	110	23.4-
Other Loans	9	8	3.9-	9	1.5
Allowance For Loan Losses	34	32	5.9-	29	10.2-
Other Real Estate Owned	0*	0*	45.1	0*	24.4
Land and Building	3	3	6.7-	2	15.1-
Other Fixed Assets	7	6	14.3-	5	9.1-
NCUSIF Capitalization Deposit	19	20	6.0	15	25.0-
Other Assets	11	11	5.9	9	18.9-
<b>TOTAL ASSETS</b>	<b>2,295</b>	<b>2,165</b>	<b>5.7-</b>	<b>1,931</b>	<b>10.8-</b>
<b>LIABILITIES</b>					
Total Borrowings	4	7	84.3	1	83.8-
Accrued Dividends/Interest Payable	10	10	0.8	8	27.0-
Acct Payable and Other Liabilities	8	8	0.3	7	15.3-
Uninsured Secondary Capital	0*	0*	41.3	0*	16.8-
<b>TOTAL LIABILITIES</b>	<b>23</b>	<b>27</b>	<b>15.9</b>	<b>16</b>	<b>38.6-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,904</b>	<b>1,770</b>	<b>7.1-</b>	<b>1,594</b>	<b>9.9-</b>
Share Drafts	26	25	6.0-	18	24.9-
Regular Shares	1,637	1,518	7.3-	1,355	10.8-
Money Market Shares	11	10	10.3-	9	13.2-
Share Certificates/CDs	145	141	3.0-	140	0.8-
IRA/Keogh Accounts	34	30	12.5-	22	24.7-
All Other Shares and Member Deposits	21	17	15.2-	19	6.9
Non-Member Deposits	31	29	4.4-	32	9.9
Regular Reserves	103	102	0.8-	89	13.5-
APPR. For Non-Conf. Invest.	0*	0	100.0-	0*	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	55.2	-0*	143.1-
Other Reserves	14	11	18.7-	10	10.1-
Undivided Earnings	251	255	1.7	222	13.1-
<b>TOTAL EQUITY</b>	<b>368</b>	<b>369</b>	<b>0.2</b>	<b>320</b>	<b>13.1-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>2,295</b>	<b>2,165</b>	<b>5.7-</b>	<b>1,931</b>	<b>10.8-</b>

\* Amount Less than + or - 1 Million

**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	3,538	3,373	4.7-	3,155	6.5-
<b>Cash &amp; Equivalents</b>	<b>1,740</b>	<b>1,760</b>	<b>1.1</b>	<b>2,682</b>	<b>52.4</b>
<b>TOTAL INVESTMENTS</b>	<b>4,698</b>	<b>3,605</b>	<b>23.3-</b>	<b>3,794</b>	<b>5.2</b>
U.S. Government Obligations	133	102	22.9-	60	41.1-
Federal Agency Securities	163	149	8.2-	112	25.2-
Mutual Fund & Common Trusts	90	62	31.1-	85	37.3
MCSD and PIC at Corporate CU	155	147	4.9-	129	12.3-
All Other Corporate Credit Union	1,869	1,167	37.5-	1,185	1.5
Commercial Banks, S&Ls	2,070	1,763	14.8-	1,997	13.3
Credit Unions -Loans to, Deposits in	67	83	23.2	78	6.0-
Other Investments	152	131	13.7-	148	12.6
<b>TOTAL LOANS OUTSTANDING</b>	<b>11,461</b>	<b>11,688</b>	<b>2.0</b>	<b>10,022</b>	<b>14.3-</b>
Unsecured Credit Card Loans	347	341	1.7-	263	22.8-
All Other Unsecured Loans	1,858	1,754	5.6-	1,528	12.9-
New Vehicle Loans	3,350	3,581	6.9	2,945	17.8-
Used Vehicle Loans	3,389	3,541	4.5	3,139	11.4-
First Mortgage Real Estate Loans	684	657	3.9-	600	8.8-
Other Real Estate Loans	721	759	5.3	653	14.0-
Leases Receivable	19	16	16.6-	16	1.1
All Other Loans to Members	1,043	988	5.2-	825	16.5-
Other Loans	49	50	3.1	54	7.3
Allowance For Loan Losses	155	152	2.2-	136	10.3-
Other Real Estate Owned	2	3	23.0	3	3.9-
Land and Building	133	133	0.4	126	5.3-
Other Fixed Assets	74	70	5.8-	61	12.1-
NCUSIF Capitalization Deposit	148	145	1.9-	125	13.8-
Other Assets	101	105	3.4	85	18.9-
<b>TOTAL ASSETS</b>	<b>18,203</b>	<b>17,357</b>	<b>4.6-</b>	<b>16,762</b>	<b>3.4-</b>
<b>LIABILITIES</b>					
Total Borrowings	27	53	99.2	29	46.2-
Accrued Dividends/Interest Payable	54	53	0.4-	43	19.3-
Acct Payable and Other Liabilities	68	69	0.9	61	11.9-
Uninsured Secondary Capital	2	4	69.0	4	16.2
<b>TOTAL LIABILITIES</b>	<b>151</b>	<b>179</b>	<b>18.9</b>	<b>137</b>	<b>23.8-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>15,585</b>	<b>14,660</b>	<b>5.9-</b>	<b>14,321</b>	<b>2.3-</b>
Share Drafts	965	1,006	4.2	903	10.2-
Regular Shares	10,454	9,689	7.3-	9,365	3.3-
Money Market Shares	375	329	12.2-	375	13.9
Share Certificates/CDs	2,594	2,527	2.6-	2,677	5.9
IRA/Keogh Accounts	892	798	10.5-	698	12.6-
All Other Shares and Member Deposits	228	217	4.8-	220	1.3
Non-Member Deposits	77	94	21.0	84	10.8-
Regular Reserves	698	698	0.0-	630	9.7-
APPR. For Non-Conf. Invest.	0*	0*	34.4	0*	2.6-
Accum. Unrealized G/L on A-F-S	-3	-1	50.3	-0*	78.3
Other Reserves	122	114	6.8-	94	17.6-
Undivided Earnings	1,650	1,707	3.5	1,580	7.4-
<b>TOTAL EQUITY</b>	<b>2,467</b>	<b>2,518</b>	<b>2.0</b>	<b>2,304</b>	<b>8.5-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>18,203</b>	<b>17,357</b>	<b>4.6-</b>	<b>16,762</b>	<b>3.4-</b>

\* Amount Less than + or - 1 Million

**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	2,926	2,894	1.1-	2,957	2.2
<b>Cash &amp; Equivalents</b>	5,237	5,659	8.1	9,472	67.4
<b>TOTAL INVESTMENTS</b>	16,481	13,594	17.5-	15,376	13.1
U.S. Government Obligations	557	420	24.5-	339	19.3-
Federal Agency Securities	3,084	2,998	2.8-	2,232	25.6-
Mutual Fund & Common Trusts	178	130	27.0-	164	25.8
MCS&D and PIC at Corporate CU	508	520	2.4	512	1.5-
All Other Corporate Credit Union	4,910	2,964	39.6-	3,378	14.0
Commercial Banks, S&Ls	6,392	5,656	11.5-	7,793	37.8
Credit Unions -Loans to, Deposits in	283	336	18.4	282	15.9-
Other Investments	569	571	0.2	676	18.5
<b>TOTAL LOANS OUTSTANDING</b>	43,589	45,612	4.6	42,871	6.0-
Unsecured Credit Card Loans	2,741	2,728	0.5-	2,397	12.1-
All Other Unsecured Loans	4,434	4,293	3.2-	3,908	9.0-
New Vehicle Loans	9,506	10,503	10.5	9,344	11.0-
Used Vehicle Loans	10,905	11,434	4.9	11,257	1.5-
First Mortgage Real Estate Loans	7,073	7,100	0.4	7,017	1.2-
Other Real Estate Loans	5,126	5,728	11.8	5,340	6.8-
Leases Receivable	129	129	0.1	90	30.1-
All Other Loans to Members	3,515	3,524	0.3	3,306	6.2-
Other Loans	159	172	8.1	212	23.2
Allowance For Loan Losses	432	442	2.3	439	0.5-
Other Real Estate Owned	16	20	22.1	23	13.4
Land and Building	1,076	1,112	3.4	1,098	1.2-
Other Fixed Assets	339	332	2.1-	325	2.2-
NCUSIF Capitalization Deposit	549	548	0.1-	521	5.0-
Other Assets	519	558	7.6	524	6.1-
<b>TOTAL ASSETS</b>	67,374	66,995	0.6-	69,771	4.1
<b>LIABILITIES</b>					
Total Borrowings	213	240	12.8	59	75.5-
Accrued Dividends/Interest Payable	138	149	7.5	123	17.5-
Acct Payable and Other Liabilities	305	344	12.7	338	1.6-
Uninsured Secondary Capital	2	4	119.3	4	7.3
<b>TOTAL LIABILITIES</b>	658	736	11.9	524	28.9-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	58,662	57,858	1.4-	60,862	5.2
Share Drafts	6,458	6,984	8.1	6,744	3.4-
Regular Shares	28,058	26,589	5.2-	28,146	5.9
Money Market Shares	4,529	4,352	3.9-	5,121	17.7
Share Certificates/CDs	13,329	13,972	4.8	14,860	6.4
IRA/Keogh Accounts	5,232	4,935	5.7-	4,888	1.0-
All Other Shares and Member Deposits	856	771	10.0-	881	14.4
Non-Member Deposits	199	256	28.9	222	13.3-
Regular Reserves	2,424	2,510	3.5	2,437	2.9-
APPR. For Non-Conf. Invest.	5	6	20.8	5	11.3-
Accum. Unrealized G/L on A-F-S	-40	-9	76.8	11	212.7
Other Reserves	548	525	4.3-	492	6.2-
Undivided Earnings	5,118	5,369	4.9	5,441	1.3
<b>TOTAL EQUITY</b>	8,055	8,400	4.3	8,385	0.2-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	67,374	66,995	0.6-	69,771	4.1

\* Amount Less than + or - 1 Million

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	1,508	1,558	3.3	1,677	7.6
<b>Cash &amp; Equivalents</b>	18,495	25,570	38.3	38,042	48.8
<b>TOTAL INVESTMENTS</b>	78,967	71,369	9.6-	92,414	29.5
U.S. Government Obligations	5,127	3,501	31.7-	2,601	25.7-
Federal Agency Securities	45,154	45,284	0.3	56,447	24.7
Mutual Fund & Common Trusts	2,228	1,892	15.1-	3,475	83.7
MCSD and PIC at Corporate CU	1,344	1,405	4.6	1,628	15.8
All Other Corporate Credit Union	12,583	8,550	32.0-	12,377	44.8
Commercial Banks, S&Ls	6,806	4,893	28.1-	8,541	74.5
Credit Unions -Loans to, Deposits in	356	492	38.1	764	55.1
Other Investments	5,370	5,352	0.3-	6,582	23.0
<b>TOTAL LOANS OUTSTANDING</b>	215,090	242,637	12.8	268,418	10.6
Unsecured Credit Card Loans	17,027	18,583	9.1	19,035	2.4
All Other Unsecured Loans	15,645	16,088	2.8	16,076	0.1-
New Vehicle Loans	39,192	46,095	17.6	47,613	3.3
Used Vehicle Loans	39,790	44,624	12.1	51,558	15.5
First Mortgage Real Estate Loans	63,108	68,572	8.7	81,544	18.9
Other Real Estate Loans	27,184	33,744	24.1	36,567	8.4
Leases Receivable	1,036	1,229	18.7	1,412	14.9
All Other Loans to Members	11,140	12,350	10.9	12,996	5.2
Other Loans	969	1,353	39.6	1,617	19.6
Allowance For Loan Losses	1,924	2,050	6.6	2,201	7.4
Other Real Estate Owned	60	77	27.6	66	13.7-
Land and Building	4,682	5,187	10.8	5,916	14.1
Other Fixed Assets	1,572	1,678	6.7	1,867	11.3
NCUSIF Capitalization Deposit	2,489	2,750	10.5	3,151	14.6
Other Assets	4,093	4,509	10.2	5,418	20.2
<b>TOTAL ASSETS</b>	323,524	351,727	8.7	413,091	17.4
<b>LIABILITIES</b>					
Total Borrowings	5,140	4,073	20.7-	4,977	22.2
Accrued Dividends/Interest Payable	589	687	16.6	581	15.3-
Acct Payable and Other Liabilities	2,697	3,244	20.3	3,416	5.3
Uninsured Secondary Capital	0*	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	8,426	8,004	5.0-	8,975	12.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	280,768	304,953	8.6	360,347	18.2
Share Drafts	37,404	42,629	14.0	46,509	9.1
Regular Shares	93,832	93,276	0.6-	110,550	18.5
Money Market Shares	42,470	45,813	7.9	63,980	39.7
Share Certificates/CDs	73,436	88,332	20.3	100,445	13.7
IRA/Keogh Accounts	29,710	30,527	2.7	33,997	11.4
All Other Shares and Member Deposits	3,322	3,371	1.5	3,863	14.6
Non-Member Deposits	593	1,006	69.6	1,004	0.2-
Regular Reserves	10,373	11,578	11.6	12,488	7.9
APPR. For Non-Conf. Invest.	17	20	19.6	21	2.4
Accum. Unrealized G/L on A-F-S	-602	-30	95.1	391	1,421.6
Other Reserves	3,955	4,423	11.8	4,938	11.6
Undivided Earnings	20,587	22,778	10.6	25,931	13.8
<b>TOTAL EQUITY</b>	34,330	38,771	12.9	43,769	12.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	323,524	351,727	8.7	413,091	17.4

\* Amount Less than + or - 1 Million

**TABLE 13**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	2,656	2,491	6.2-	2,195	11.9-
<b>INTEREST INCOME</b>					
Interest on Loans	136	131	3.2-	110	15.9-
(Less) Interest Refund	0*	0*	35.6	0*	28.2-
Income from Investments	40	43	8.3	28	34.4-
Trading Profits and Losses	0*	0*	97.9-	0*	123,205.9
<b>TOTAL INTEREST INCOME</b>	<b>175</b>	<b>174</b>	<b>0.6-</b>	<b>139</b>	<b>20.4-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	65	64	1.7-	49	22.8-
Interest on Deposits	2	0*	47.8-	0*	16.6-
Interest on Borrowed Money	0*	0*	51.9	0*	31.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>67</b>	<b>65</b>	<b>2.8-</b>	<b>51</b>	<b>22.8-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>11</b>	<b>11</b>	<b>3.0</b>	<b>11</b>	<b>3.3-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>97</b>	<b>98</b>	<b>0.4</b>	<b>77</b>	<b>20.9-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	5	0.5	4	6.8-
Other Operating Income	2	3	10.4	2	18.4-
Gain (Loss) on Investments	-0*	-0*	698.4-	0*	119.2
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	66.9-	0*	100.1
Other Non-Oper Income (Expense)	2	1	24.8-	3	76.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>9</b>	<b>9</b>	<b>5.4-</b>	<b>9</b>	<b>9.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	44	43	2.8-	38	11.2-
Travel and Conference Expense	1	1	0.7-	1	16.0-
Office Occupancy Expense	4	4	0.7-	4	11.2-
Office Operations Expense	19	18	5.9-	16	12.7-
Educational & Promotional Expense	0*	0*	11.7-	0*	2.7-
Loan Servicing Expense	2	2	5.8-	1	18.6-
Professional and Outside Services	6	6	2.8-	5	11.9-
Member Insurance	9	9	6.7-	7	16.1-
Operating Fees	2	1	11.8-	1	13.7-
Miscellaneous Operating Expenses	6	6	6.1-	5	12.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>95</b>	<b>91</b>	<b>4.2-</b>	<b>79</b>	<b>12.3-</b>
<b>NET INCOME</b>	<b>12</b>	<b>15</b>	<b>33.4</b>	<b>7</b>	<b>54.4-</b>
Transfer to Regular Reserve 1/	3	3	0.6-	2	15.4-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**TABLE 14**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
Peer Group 2: Asset Size \$2,000,000 to \$10,000,000  
December 31, 2001  
(DOLLAR AMOUNTS IN MILLIONS)

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	3,538	3,373	4.7-	3,155	6.5-
<b>INTEREST INCOME</b>					
Interest on Loans	1,021	1,021	0.0	916	10.3-
(Less) Interest Refund	2	2	8.4	2	15.5-
Income from Investments	324	325	0.5	244	25.1-
Trading Profits and Losses	0*	0*	65.7	0*	93.9-
<b>TOTAL INTEREST INCOME</b>	<b>1,343</b>	<b>1,344</b>	<b>0.1</b>	<b>1,158</b>	<b>13.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	535	530	1.1-	453	14.4-
Interest on Deposits	33	22	33.5-	22	0.7-
Interest on Borrowed Money	0*	3	283.0	3	20.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>569</b>	<b>555</b>	<b>2.5-</b>	<b>478</b>	<b>13.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>68</b>	<b>65</b>	<b>3.6-</b>	<b>61</b>	<b>6.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>705</b>	<b>724</b>	<b>2.6</b>	<b>619</b>	<b>14.5-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	79	81	1.9	77	4.6-
Other Operating Income	25	25	3.3-	24	2.2-
Gain (Loss) on Investments	0*	-0*	1,471.4-	-0*	94.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	85.7-	0*	1,145.3
Other Non-Oper Income (Expense)	3	4	23.0	5	42.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>108</b>	<b>108</b>	<b>0.1-</b>	<b>107</b>	<b>0.8-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	345	341	0.9-	314	8.0-
Travel and Conference Expense	10	10	4.0-	9	10.3-
Office Occupancy Expense	34	33	1.4-	32	4.6-
Office Operations Expense	139	137	1.2-	126	8.2-
Educational & Promotional Expense	11	10	1.2-	10	8.6-
Loan Servicing Expense	20	21	2.1	18	12.7-
Professional and Outside Services	57	55	3.1-	51	8.4-
Member Insurance	33	32	4.0-	29	10.8-
Operating Fees	8	8	2.8-	7	12.2-
Miscellaneous Operating Expenses	32	30	7.5-	27	6.9-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>688</b>	<b>677</b>	<b>1.6-</b>	<b>621</b>	<b>8.3-</b>
<b>NET INCOME</b>	<b>126</b>	<b>155</b>	<b>23.6</b>	<b>105</b>	<b>32.3-</b>
Transfer to Regular Reserve 1/	28	34	19.8	22	34.8-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	2,926	2,894	1.1-	2,957	2.2
<b>INTEREST INCOME</b>					
Interest on Loans	3,683	3,855	4.7	3,719	3.5-
(Less) Interest Refund	6	6	7.3	6	12.1-
Income from Investments	1,152	1,137	1.3-	991	12.9-
Trading Profits and Losses	-3	0*	102.2	0*	62.7-
<b>TOTAL INTEREST INCOME</b>	<b>4,827</b>	<b>4,986</b>	<b>3.3</b>	<b>4,704</b>	<b>5.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,917	1,979	3.2	1,856	6.2-
Interest on Deposits	203	173	14.8-	181	4.6
Interest on Borrowed Money	5	19	287.7	6	69.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>2,125</b>	<b>2,170</b>	<b>2.1</b>	<b>2,043</b>	<b>5.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>224</b>	<b>220</b>	<b>2.1-</b>	<b>232</b>	<b>5.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2,478</b>	<b>2,596</b>	<b>4.8</b>	<b>2,429</b>	<b>6.4-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	401	432	7.8	448	3.6
Other Operating Income	135	140	4.0	150	6.9
Gain (Loss) on Investments	0*	-3	956.4-	-0*	97.8
Gain (Loss) on Disp of Fixed Assets	1	0*	71.0-	2	348.8
Other Non-Oper Income (Expense)	6	5	12.8-	6	24.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>543</b>	<b>575</b>	<b>5.9</b>	<b>606</b>	<b>5.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	1,195	1,232	3.2	1,242	0.8
Travel and Conference Expense	43	46	5.3	42	8.6-
Office Occupancy Expense	150	156	4.4	158	0.8
Office Operations Expense	546	557	2.1	551	1.1-
Educational & Promotional Expense	68	71	3.1	70	1.3-
Loan Servicing Expense	114	118	3.5	116	1.7-
Professional and Outside Services	247	258	4.3	258	0.1
Member Insurance	53	52	1.8-	51	2.1-
Operating Fees	20	20	4.1	18	10.4-
Miscellaneous Operating Expenses	78	79	1.1	78	2.0-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>2,514</b>	<b>2,590</b>	<b>3.0</b>	<b>2,583</b>	<b>0.2-</b>
<b>NET INCOME</b>	<b>507</b>	<b>581</b>	<b>14.7</b>	<b>451</b>	<b>22.4-</b>
Transfer to Regular Reserve 1/	145	158	8.8	98	38.1-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	1,508	1,558	3.3	1,677	7.6
<b>INTEREST INCOME</b>					
Interest on Loans	16,750	19,270	15.0	21,074	9.4
(Less) Interest Refund	22	24	10.0	23	5.7-
Income from Investments	5,340	5,413	1.4	5,593	3.3
Trading Profits and Losses	-4	5	222.1	37	695.0
<b>TOTAL INTEREST INCOME</b>	<b>22,064</b>	<b>24,664</b>	<b>11.8</b>	<b>26,681</b>	<b>8.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	9,495	10,804	13.8	11,454	6.0
Interest on Deposits	1,086	1,261	16.2	1,543	22.4
Interest on Borrowed Money	175	284	63.0	223	21.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>10,755</b>	<b>12,349</b>	<b>14.8</b>	<b>13,220</b>	<b>7.1</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>1,070</b>	<b>1,041</b>	<b>2.7-</b>	<b>1,260</b>	<b>21.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>10,239</b>	<b>11,273</b>	<b>10.1</b>	<b>12,200</b>	<b>8.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	2,015	2,278	13.1	2,713	19.1
Other Operating Income	872	1,040	19.2	1,341	29.0
Gain (Loss) on Investments	0*	-22	8,208.4-	56	356.3
Gain (Loss) on Disp of Fixed Assets	4	31	607.2	55	74.9
Other Non-Oper Income (Expense)	22	27	25.0	63	132.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>2,913</b>	<b>3,354</b>	<b>15.1</b>	<b>4,228</b>	<b>26.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	4,920	5,451	10.8	6,201	13.8
Travel and Conference Expense	155	172	11.3	179	4.1
Office Occupancy Expense	660	727	10.3	827	13.7
Office Operations Expense	2,338	2,527	8.1	2,825	11.8
Educational & Promotional Expense	348	394	13.2	448	13.8
Loan Servicing Expense	516	592	14.7	669	13.0
Professional and Outside Services	676	743	10.0	850	14.3
Member Insurance	76	73	3.0-	79	7.3
Operating Fees	59	64	8.1	60	6.5-
Miscellaneous Operating Expenses	298	305	2.3	362	18.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>10,046</b>	<b>11,050</b>	<b>10.0</b>	<b>12,500</b>	<b>13.1</b>
<b>NET INCOME</b>	<b>3,106</b>	<b>3,577</b>	<b>15.2</b>	<b>3,928</b>	<b>9.8</b>
Transfer to Regular Reserve 1/	1,106	1,335	20.7	907	32.0-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000. Page 28

**TABLE 17**  
**FEDERALLY INSURED CREDIT UNIONS**  
**NEGATIVE INCOME, AND CAMEL RATING DATA**

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
1997	11,238	722	6.42	-68,896
1998	10,995	799	7.27	-61,584
1999	10,628	888	8.36	-73,114
2000	10,316	675	6.54	-45,581
2001	9,984	1,039	10.41	-68,785

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Reserves and Undivided Earnings</b>
Less Than 2 Million	434	353,945,663	-6,483,648	55,996,711
2 Million To 10 Million	358	1,729,995,397	-16,964,463	208,735,008
10 Million To 50 Million	225	4,847,185,351	-34,938,341	501,820,195
50 Million And Over	22	1,957,460,298	-10,398,227	181,394,507
Total	1,039	8,888,586,709	-68,784,679	947,946,421

**Number of Credit Unions By Camel Rating as of December 31**

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total</b>
1997	2,296	6,308	2,317	303	11	11,235
1998	2,327	6,140	2,227	282	17	10,993
1999	2,184	6,004	2,111	304	21	10,624
2000	2,362	5,933	1,816	191	9	10,311
2001	2,412	5,563	1,801	197	8	9,981

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
1997	314	2.79	2,879,488,694	0.94
1998	299	2.72	3,249,036,360	0.96
1999	325	3.06	2,533,805,662	0.71
2000	200	1.94	1,566,007,685	0.41
2001	205	2.05	1,827,600,435	0.42

\*The total number of credit unions by **CAMEL** rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a **CAMEL** rating.

**Data reported in this table may differ from data reported in earlier editions of this reference due to programming changes and timing differences.**

**Table 18**  
**100 Largest Federally Insured Credit Unions**  
**December 31, 2001**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	15,106,552,525
2	STATE EMPLOYEES'	2	RALEIGH	NC	1937	8,186,749,572
3	PENTAGON	3	ALEXANDRIA	VA	1935	4,269,967,295
4	BOEING EMPLOYEES	4	TUKWILA	WA	1935	3,957,687,607
5	THE GOLDEN 1	6	SACRAMENTO	CA	1933	3,772,495,907
6	UNITED AIRLINES EMPLOYEES'	5	CHICAGO	IL	1935	3,612,402,573
7	AMERICAN AIRLINES	8	DFW AIRPORT	TX	1982	3,395,974,532
8	ORANGE COUNTY TEACHERS	7	SANTA ANA	CA	1934	3,351,698,100
9	SUNCOAST SCHOOLS	9	TAMPA	FL	1978	2,997,612,459
10	KINECTA	10	MANHATTAN BEACH	CA	1940	2,441,970,978
11	PATELCO	13	SAN FRANCISCO	CA	1936	2,396,517,480
12	SECURITY SERVICE	11	SAN ANTONIO	TX	1956	2,268,535,950
13	CITIZENS EQUITY FIRST	12	PEORIA	IL	1937	2,227,887,431
14	STAR ONE	14	SUNNYVALE	CA	1956	2,218,674,354
15	JAX NAVY	15	JACKSONVILLE	FL	1952	2,180,416,903
16	AMERICA FIRST	17	OGDEN	UT	1939	2,095,885,677
17	DELTA EMPLOYEES	20	ATLANTA	GA	1940	2,054,490,046
18	WESCOM	16	PASADENA	CA	1934	2,017,297,609
19	ESL	18	ROCHESTER	NY	1995	1,980,431,780
20	ALASKA USA	19	ANCHORAGE	AK	1948	1,974,628,293
21	PENNSYLVANIA STATE EMPLOYEES	21	HARRISBURG	PA	1933	1,736,840,375
22	RANDOLPH-BROOKS	22	UNIVERSAL CITY	TX	1952	1,691,692,406
23	SAN DIEGO COUNTY	23	SAN DIEGO	CA	1938	1,678,195,798
24	DESERT SCHOOLS	25	PHOENIX	AZ	1939	1,577,795,150
25	DIGITAL	28	MARLBOROUGH	MA	1979	1,513,576,064
26	H. P.	27	PALO ALTO	CA	1970	1,493,164,762
27	DEARBORN	30	DEARBORN	MI	1950	1,440,390,415
28	SAN ANTONIO	24	SAN ANTONIO	TX	1935	1,413,366,522
29	ENT	26	COLORADO SPRING	CO	1957	1,396,438,672
30	LOCKHEED	29	BURBANK	CA	1937	1,376,781,186
31	UNITED NATIONS	32	NEW YORK	NY	1947	1,364,547,799
32	BANK FUND STAFF	31	WASHINGTON	DC	1947	1,360,672,135
33	HUDSON VALLEY	34	POUGHKEEPSIE	NY	1963	1,325,243,996
34	MISSION	36	SAN DIEGO	CA	1961	1,285,424,714
35	POLICE & FIRE	40	PHILADELPHIA	PA	1938	1,256,276,655
36	REDSTONE	35	HUNTSVILLE	AL	1951	1,248,241,905
37	EASTERN FINANCIAL FLORIDA	33	MIRAMAR	FL	1937	1,232,312,236
38	BETHPAGE	39	BETHPAGE	NY	1941	1,215,973,485
39	VISIONS	41	ENDICOTT	NY	1966	1,213,716,876
40	BELLCO	43	ENGLEWOOD	CO	1936	1,186,365,311
41	ATLANTA POSTAL	37	ATLANTA	GA	1943	1,177,848,147
42	PORTLAND TEACHERS	47	PORTLAND	OR	1932	1,175,630,161
43	TEACHERS	49	FARMINGVILLE	NY	1952	1,127,972,605
44	COMMUNITY AMERICA	38	KANSAS CITY	MO	1940	1,120,711,663
45	NWA	55	APPLE VALLEY	MN	1938	1,095,417,532
46	TRAVIS	48	VACAVILLE	CA	1951	1,088,783,698
47	TEXANS	44	RICHARDSON	TX	1953	1,084,364,029
48	STATE EMPLOYEES CU OF MARYLAND, IN	45	LINTHICUM	MD	1951	1,080,231,936
49	NORTH ISLAND FINANCIAL	42	SAN DIEGO	CA	1940	1,080,227,170
50	COMMUNITY	56	PLANO	TX	1952	1,061,516,207
51	TINKER	46	TINKER AFB	OK	1946	1,060,436,751
52	PROVIDENT CENTRAL	51	REDWOOD CITY	CA	1950	1,052,614,695

**Table 18**  
**100 Largest Federally Insured Credit Unions**  
**December 31, 2001**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	EASTMAN	53	KINGSPORT	TN	1934	1,044,664,213
54	CREDIT UNION OF TEXAS	63	DALLAS	TX	1931	1,033,421,879
55	COASTAL	54	RALEIGH	NC	1967	1,028,364,037
56	TEACHERS	50	SOUTH BEND	IN	1931	1,023,731,703
57	AFFINITY	60	BEDMINSTER	NJ	1935	989,349,313
58	MOUNTAIN AMERICA	61	SALT LAKE CITY	UT	1936	958,150,229
59	TOWER	57	LAUREL	MD	1953	947,071,694
60	GTE	58	TAMPA	FL	1935	937,874,891
61	THE CALIFORNIA	52	GLENDALE	CA	1933	932,984,210
62	ARIZONA	77	PHOENIX	AZ	1936	926,112,116
63	MACDILL	62	TAMPA	FL	1955	925,254,892
64	KERN SCHOOLS	65	BAKERSFIELD	CA	1940	924,480,233
65	MUNICIPAL	59	NEW YORK	NY	1917	914,287,676
66	SCHOOLS FINANCIAL	64	SACRAMENTO	CA	1934	904,132,645
67	TECHNOLOGY	66	SAN JOSE	CA	1960	891,135,192
68	VIRGINIA CREDIT UNION, INC.,	74	RICHMOND	VA	1928	884,540,562
69	FIRST TECHNOLOGY	78	BEAVERTON	OR	1952	875,296,292
70	BROCKTON	75	BROCKTON	MA	1917	873,076,771
71	IBM MID AMERICA EMPLOYEES	69	ROCHESTER	MN	1976	859,421,578
72	GEORGIA TELCO	73	ATLANTA	GA	1925	858,239,627
73	SAFE	68	NORTH HIGHLANDS	CA	1940	852,204,241
74	SPACE COAST	80	MELBOURNE	FL	1951	847,576,194
75	WASHINGTON STATE EMPLOYEES	72	OLYMPIA	WA	1957	830,427,765
76	STATE EMPLOYEES	91	ALBANY	NY	1934	824,268,309
77	APCO EMPLOYEES	82	BIRMINGHAM	AL	1953	823,881,893
78	AEDC	86	TULLAHOMA	TN	1951	814,644,496
79	FOUNDERS	70	LANCASTER	SC	1961	813,603,676
80	FIRST COMMUNITY	71	ELLISVILLE	MO	1934	810,608,060
81	OMNIAMERICAN	93	FORT WORTH	TX	1956	808,248,551
82	CONNECTICUT STATE EMPLOYEES	94	HARTFORD	CT	1946	805,230,345
83	EDUCATIONAL EMPLOYEES	87	FRESNO	CA	1934	802,820,537
84	NORTHWEST	81	HERNDON	VA	1947	795,281,685
85	TRULIANT	67	WINSTON-SALEM	NC	1952	792,434,624
86	ALLEGACY	76	WINSTON-SALEM	NC	1967	787,341,529
87	ARIZONA STATE SAVINGS & CREDIT UNIO	115	PHOENIZ	AZ	1972	777,989,146
88	LANGLEY	84	HAMPTON	VA	1936	776,285,284
89	MERIWEST	79	SAN JOSE	CA	1961	770,830,790
90	SOUTH CAROLINA	89	NORTH CHARLESTO	SC	1936	766,117,567
91	PACIFIC SERVICE	98	WALNUT CREEK	CA	1936	746,176,315
92	GOVERNMENT EMPLOYEES CU OF EL PAS	85	EL PASO	TX	1932	745,483,059
93	FAIRWINDS	92	ORLANDO	FL	1949	744,758,542
94	MICHIGAN STATE UNIVERSITY	99	EAST LANSING	MI	1979	738,004,303
95	POLISH & SLAVIC	88	BROOKLYN	NY	1976	736,423,708
96	DOW CHEMICAL EMPLOYEES'	96	MIDLAND	MI	1937	735,390,431
97	REDWOOD	101	SANTA ROSA	CA	1950	730,102,372
98	CHARTWAY	102	VIRGINIA BEACH	VA	1959	720,600,545
99	PREMIER AMERICA	112	CHATSWORTH	CA	1957	720,342,640
100	WRIGHT-PATT	104	FAIRBORN	OH	1932	717,336,322

**Table 19**  
**Number of Credit Unions**  
**Federally Insured Credit Unions**  
**December 31, 2001**

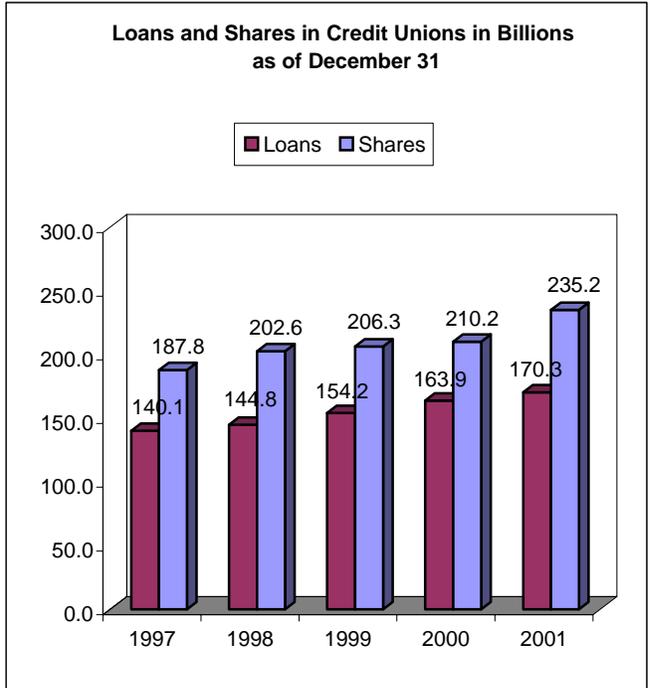
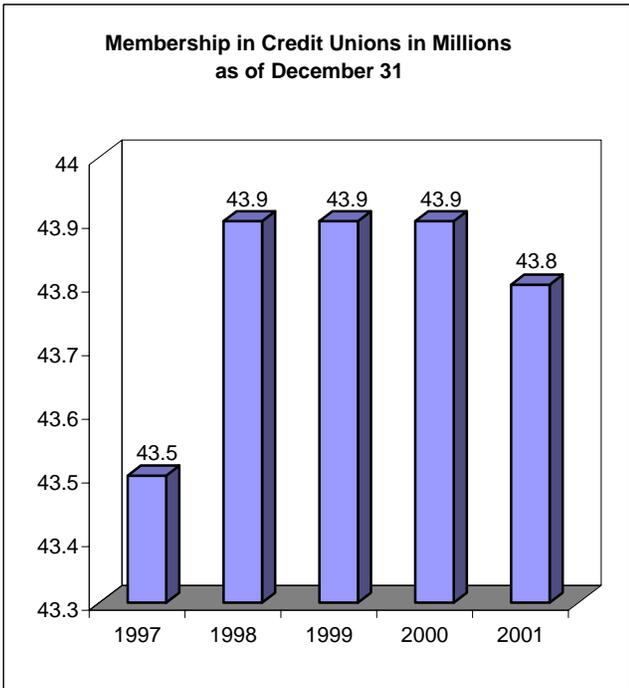
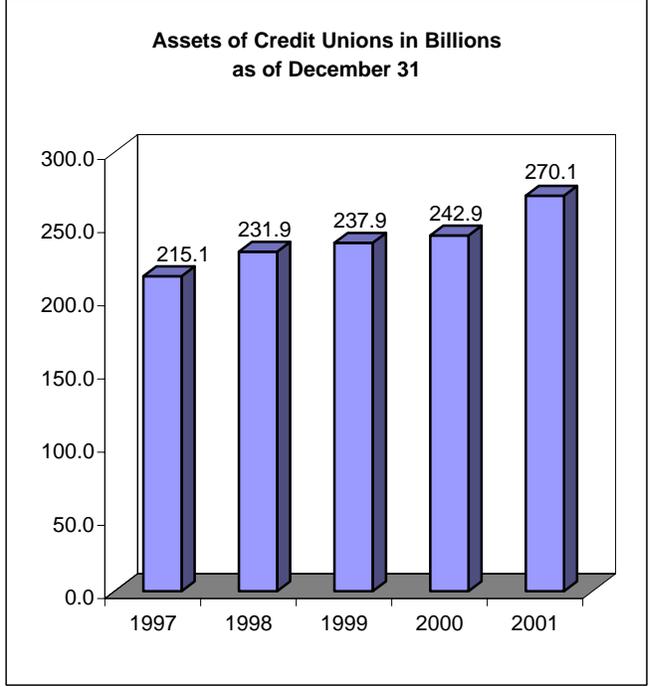
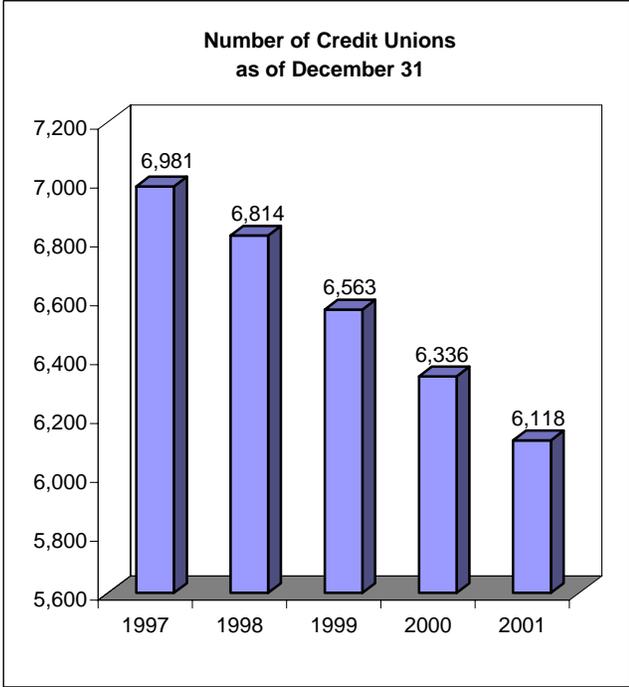
	Federal Charters	State Charters	Total Number	% of Total
Alabama	102	76	178	1.78
Alaska	11	2	13	0.13
Arizona	39	28	67	0.67
Arkansas	78		78	0.78
California	408	198	606	6.07
Colorado	93	75	168	1.68
Connecticut	130	51	181	1.81
Delaware	40		40	0.40
District of Columbia	71		71	0.71
Florida	134	112	246	2.46
Georgia	140	77	217	2.17
Guam	2		2	0.02
Hawaii	97	3	100	1.00
Idaho	25	25	50	0.50
Illinois	135	392	527	5.28
Indiana	193	33	226	2.26
Iowa	2	182	184	1.84
Kansas	27	105	132	1.32
Kentucky	84	42	126	1.26
Louisiana	220	61	281	2.81
Maine	64	15	79	0.79
Maryland	121	6	127	1.27
Massachusetts	167	112	279	2.79
Michigan	169	285	454	4.55
Minnesota	67	118	185	1.85
Mississippi	91	34	125	1.25
Missouri	16	169	185	1.85
Montana	60	14	74	0.74
Nebraska	54	29	83	0.83
Nevada	17	4	21	0.21
New Hampshire	8	24	32	0.32
New Jersey	248	25	273	2.73
New Mexico	29	27	56	0.56
New York	586	38	624	6.25
North Carolina	56	106	162	1.62
North Dakota	23	41	64	0.64
Ohio	316	167	483	4.84
Oklahoma	65	28	93	0.93
Oregon	84	25	109	1.09
Pennsylvania	672	84	756	7.57
Puerto Rico	18		18	0.18
Rhode Island	24	14	38	0.38
South Carolina	76	20	96	0.96
South Dakota	61		61	0.61
Tennessee	98	140	238	2.38
Texas	446	249	695	6.96
Utah	39	93	132	1.32
Vermont	6	36	42	0.42
Virgin Islands	5		5	0.05
Virginia	177	71	248	2.48
Washington	67	94	161	1.61
West Virginia	118	9	127	1.27
Wisconsin	3	327	330	3.31
Wyoming	36		36	0.36
<b>Total</b>	<b>6,118</b>	<b>3,866</b>	<b>9,984</b>	<b>100.00</b>

**Table 20**  
**Credit Union Assets by State**  
**Federally Insured Credit Unions**  
**December 31, 2001**

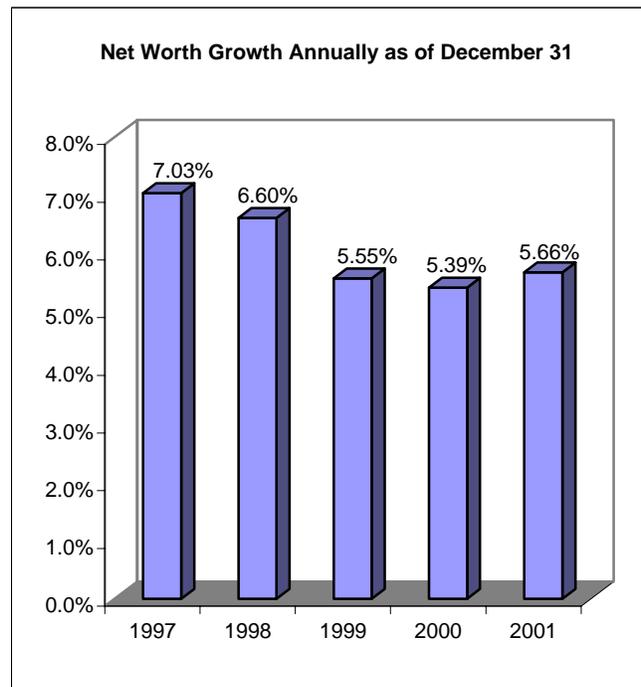
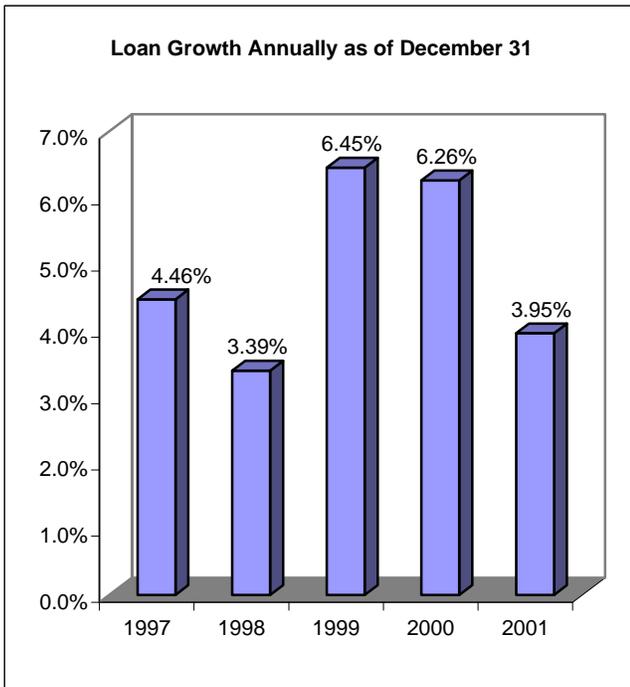
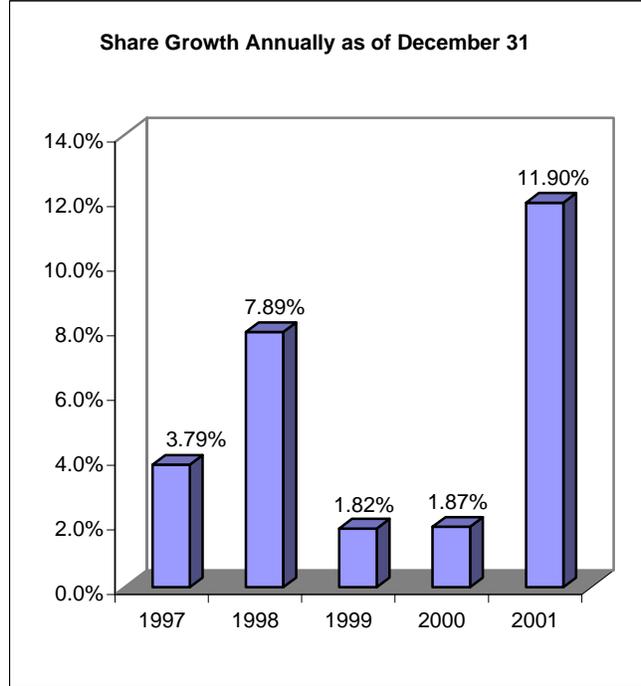
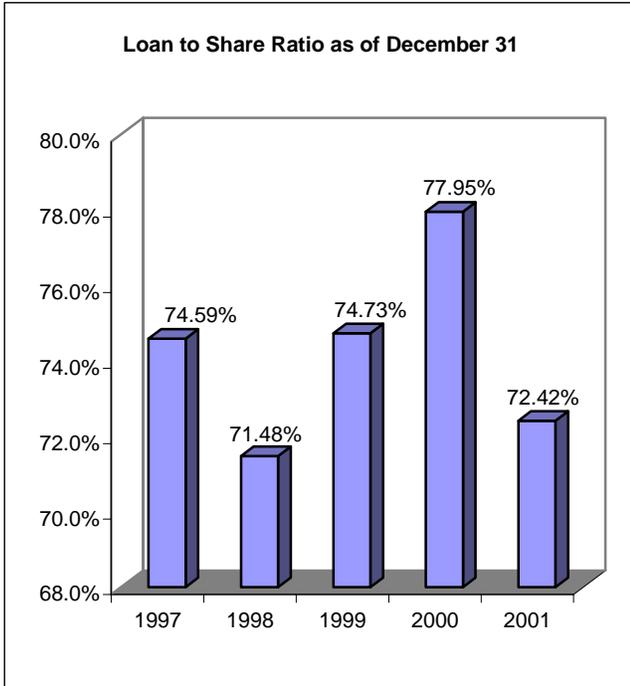
	Federal Charters	State Charters	Total Assets	% of Total
Alabama	4,378,612,464	3,270,052,920	7,648,665,384	1.52
Alaska	2,602,395,383	374,776,288	2,977,171,671	0.59
Arizona	5,014,731,204	2,971,203,705	7,985,934,909	1.59
Arkansas	1,311,031,608		1,311,031,608	0.26
California	33,264,396,783	41,789,038,787	75,053,435,570	14.96
Colorado	4,279,476,080	5,420,056,708	9,699,532,788	1.93
Connecticut	3,500,146,498	1,944,270,749	5,444,417,247	1.09
Delaware	1,104,185,840		1,104,185,840	0.22
District of Columbia	3,596,744,483		3,596,744,483	0.72
Florida	13,357,192,045	12,262,351,634	25,619,543,679	5.11
Georgia	4,063,361,007	5,813,242,413	9,876,603,420	1.97
Guam	189,319,964		189,319,964	0.04
Hawaii	4,586,454,302	142,219,074	4,728,673,376	0.94
Idaho	991,856,292	836,396,724	1,828,253,016	0.36
Illinois	2,072,703,856	13,736,303,985	15,809,007,841	3.15
Indiana	7,196,769,035	3,443,464,036	10,640,233,071	2.12
Iowa	108,776,481	4,069,158,305	4,177,934,786	0.83
Kansas	369,394,650	2,137,082,420	2,506,477,070	0.50
Kentucky	2,478,501,069	1,081,813,365	3,560,314,434	0.71
Louisiana	4,026,294,479	790,121,270	4,816,415,749	0.96
Maine	2,299,935,232	773,874,307	3,073,809,539	0.61
Maryland	7,597,107,819	2,220,334,847	9,817,442,666	1.96
Massachusetts	7,595,666,061	9,078,360,843	16,674,026,904	3.32
Michigan	10,049,415,041	15,068,595,078	25,118,010,119	5.01
Minnesota	6,627,188,565	3,205,482,682	9,832,671,247	1.96
Mississippi	1,558,487,686	410,084,417	1,968,572,103	0.39
Missouri	451,348,114	6,301,758,571	6,753,106,685	1.35
Montana	1,123,735,112	716,644,324	1,840,379,436	0.37
Nebraska	1,511,057,435	531,164,911	2,042,222,346	0.41
Nevada	1,234,411,474	958,638,434	2,193,049,908	0.44
New Hampshire	152,219,997	2,438,681,535	2,590,901,532	0.52
New Jersey	7,013,649,947	329,604,112	7,343,254,059	1.46
New Mexico	2,492,812,232	854,812,121	3,347,624,353	0.67
New York	23,113,345,997	2,944,873,622	26,058,219,619	5.20
North Carolina	4,980,320,464	10,186,274,166	15,166,594,630	3.02
North Dakota	196,845,526	1,002,816,007	1,199,661,533	0.24
Ohio	6,159,933,959	5,777,948,977	11,937,882,936	2.38
Oklahoma	2,960,912,197	2,259,673,734	5,220,585,931	1.04
Oregon	2,972,466,040	5,393,126,324	8,365,592,364	1.67
Pennsylvania	13,102,795,019	4,889,480,302	17,992,275,321	3.59
Puerto Rico	447,143,401		447,143,401	0.09
Rhode Island	191,632,998	2,482,829,003	2,674,462,001	0.53
South Carolina	4,456,519,089	605,186,605	5,061,705,694	1.01
South Dakota	1,167,522,821		1,167,522,821	0.23
Tennessee	4,157,805,010	4,642,628,606	8,800,433,616	1.75
Texas	23,101,447,816	14,576,524,966	37,677,972,782	7.51
Utah	985,796,467	5,919,618,717	6,905,415,184	1.38
Vermont	528,834,815	647,760,234	1,176,595,049	0.23
Virgin Islands	39,477,615		39,477,615	0.01
Virginia	27,662,099,160	3,105,535,271	30,767,634,431	6.13
Washington	2,746,482,311	13,388,334,079	16,134,816,390	3.22
West Virginia	1,774,487,075	78,310,047	1,852,797,122	0.37
Wisconsin	294,410,952	10,561,891,545	10,856,302,497	2.16
Wyoming	882,991,620		882,991,620	0.18
<b>Total</b>	<b>270,122,648,590</b>	<b>231,432,400,770</b>	<b>501,555,049,360</b>	<b>100.00</b>

**FEDERAL  
CREDIT UNIONS**

## Federal Credit Unions 5 Year Trends

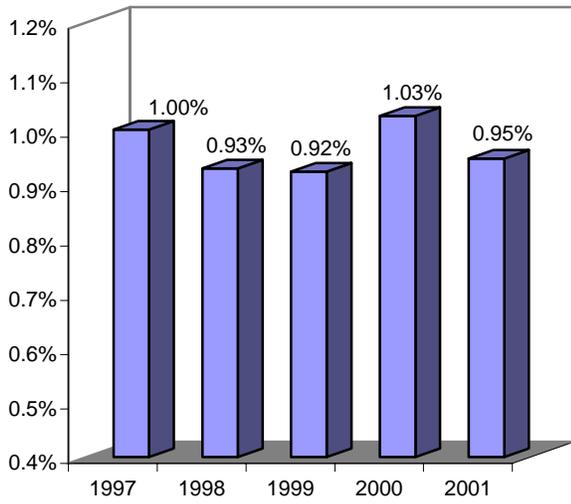


## Federal Credit Unions 5 Year Trends

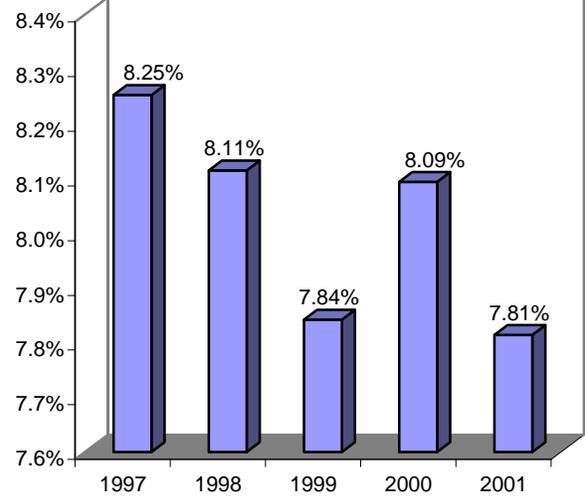


## Federal Credit Unions 5 Year Trends

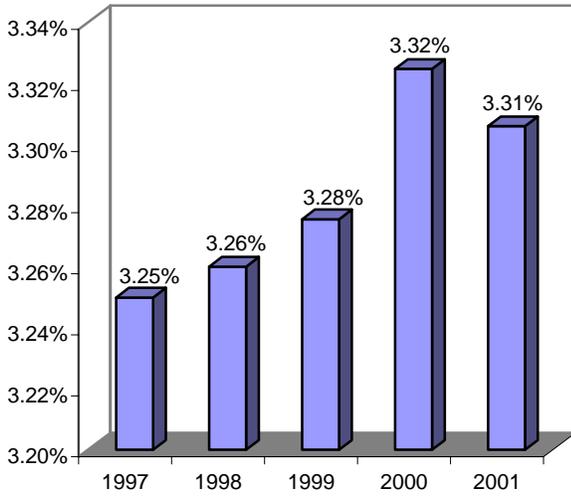
**Return on Average Assets as of December 31**



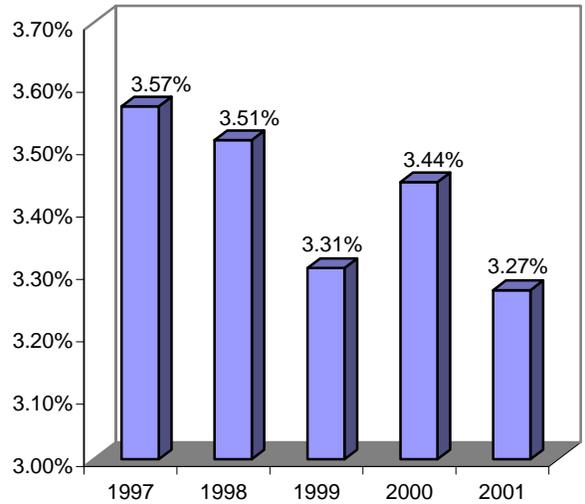
**Gross Income to Average Assets  
as of December 31**



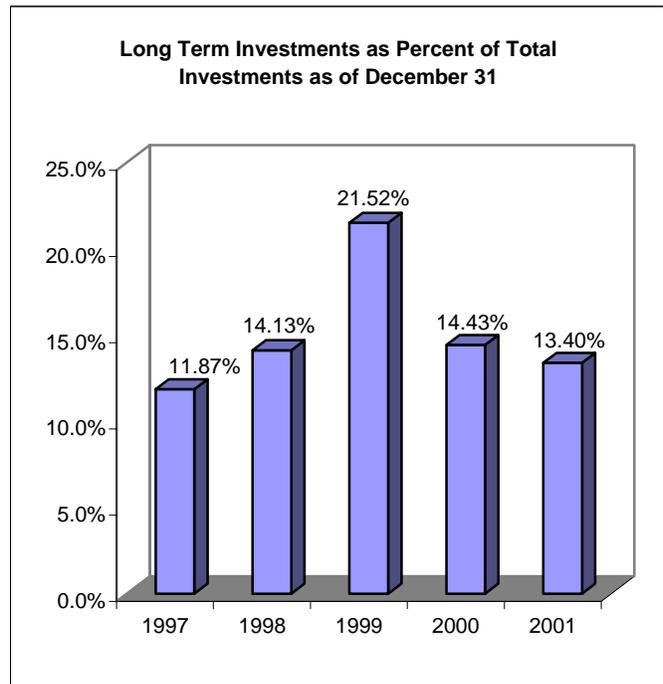
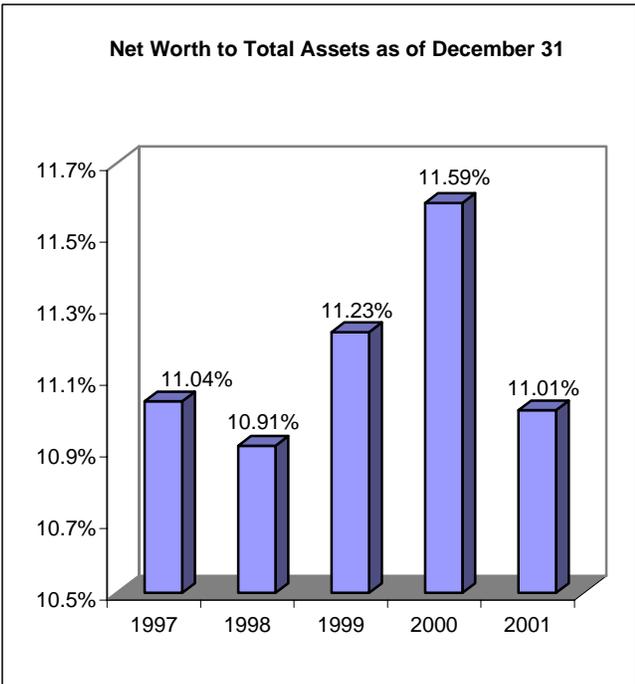
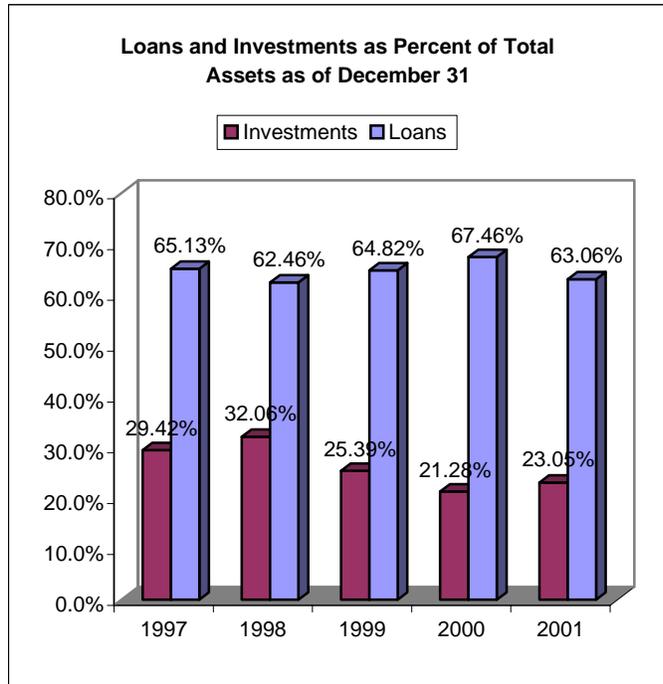
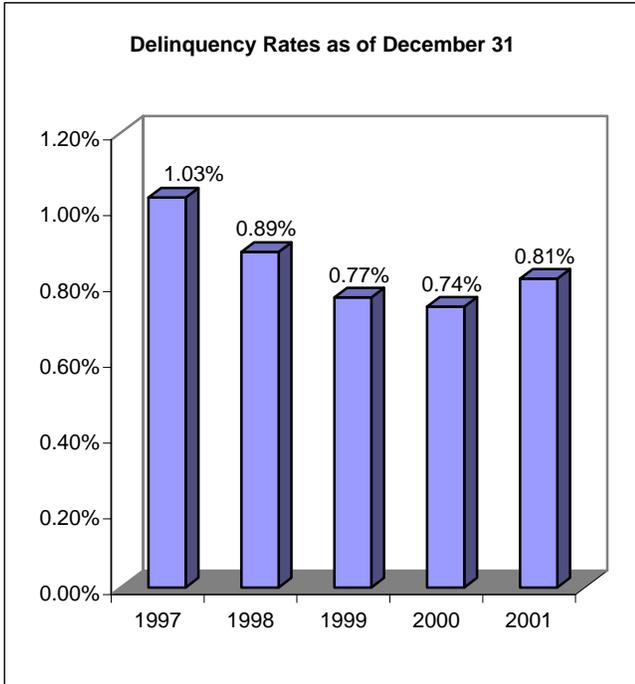
**Operating Expenses to Average Assets  
as of December 31**



**Cost of Funds to Average Assets  
as of December 31**



## Federal Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	6,563	6,336	3.5-	6,118	3.4-
<b>Cash &amp; Equivalents</b>	15,549	19,223	23.6	28,555	48.5
<b>TOTAL INVESTMENTS</b>	60,394	51,690	14.4-	62,263	20.5
U.S. Government Obligations	3,287	2,124	35.4-	1,859	12.5-
Federal Agency Securities	30,964	29,978	3.2-	33,709	12.4
Mutual Fund & Common Trusts	1,522	1,148	24.6-	2,367	106.2
MCSD and PIC at Corporate CU	1,111	1,092	1.7-	1,161	6.3
All Other Corporate Credit Union	9,936	6,194	37.7-	7,941	28.2
Commercial Banks, S&Ls	10,064	8,130	19.2-	11,551	42.1
Credit Unions -Loans to, Deposits in	415	489	17.8	476	2.7-
Other Investments	3,095	2,535	18.1-	3,201	26.3
<b>TOTAL LOANS OUTSTANDING</b>	154,199	163,851	6.3	170,326	4.0
Unsecured Credit Card Loans	11,963	12,488	4.4	12,324	1.3-
All Other Unsecured Loans	13,838	13,562	2.0-	13,134	3.2-
New Vehicle Loans	30,919	34,390	11.2	33,113	3.7-
Used Vehicle Loans	29,399	31,078	5.7	33,390	7.4
First Mortgage Real Estate Loans	38,489	38,927	1.1	43,844	12.6
Other Real Estate Loans	19,391	22,503	16.0	23,463	4.3
Leases Receivable	645	622	3.6-	610	1.9-
All Other Loans to Members	8,978	9,540	6.3	9,531	0.1-
Other Loans	578	742	28.3	916	23.5
Allowance For Loan Losses	1,455	1,457	0.2	1,477	1.4
Other Real Estate Owned	46	51	11.2	48	5.3-
Land and Building	3,177	3,373	6.2	3,651	8.2
Other Fixed Assets	1,141	1,135	0.6-	1,188	4.7
NCUSIF Capitalization Deposit	1,852	1,918	3.6	2,040	6.3
Other Assets	2,967	3,098	4.4	3,529	13.9
<b>TOTAL ASSETS</b>	237,870	242,881	2.1	270,123	11.2
<b>LIABILITIES</b>					
Total Borrowings	3,223	2,309	28.4-	2,699	16.9
Accrued Dividends/Interest Payable	496	543	9.5	444	18.1-
Acct Payable and Other Liabilities	1,534	1,726	12.5	1,839	6.5
Uninsured Secondary Capital	3	6	89.5	6	4.4
<b>TOTAL LIABILITIES</b>	5,256	4,584	12.8-	4,988	8.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	206,331	210,188	1.9	235,201	11.9
Share Drafts	26,153	28,287	8.2	29,452	4.1
Regular Shares	77,584	73,132	5.7-	81,774	11.8
Money Market Shares	26,512	27,151	2.4	36,161	33.2
Share Certificates/CDs	51,933	58,126	11.9	62,861	8.1
IRA/Keogh Accounts	21,235	20,423	3.8-	21,574	5.6
All Other Shares and Member Deposits	2,418	2,346	3.0-	2,633	12.2
Non-Member Deposits	496	723	45.7	746	3.3
Regular Reserves	7,573	7,963	5.1	7,995	0.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-423	-39	90.8	194	598.7
Other Reserves	2,716	2,907	7.0	3,147	8.3
Undivided Earnings	16,417	17,279	5.3	18,596	7.6
<b>TOTAL EQUITY</b>	26,283	28,110	7.0	29,933	6.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	237,870	242,881	2.1	270,123	11.2

\* Amount Less than + or - 1 Million

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	6,563	6,336	3.5-	6,118	3.4-
<b>INTEREST INCOME</b>					
Interest on Loans	12,334	13,249	7.4	13,693	3.4
(Less) Interest Refund	17	20	16.1	17	14.7-
Income from Investments	4,104	4,036	1.7-	3,851	4.6-
Trading Profits and Losses	-4	5	231.2	7	43.9
<b>TOTAL INTEREST INCOME</b>	<b>16,417</b>	<b>17,269</b>	<b>5.2</b>	<b>17,534</b>	<b>1.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	7,651	8,120	6.1	8,278	1.9
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	116	160	37.9	113	29.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>7,767</b>	<b>8,280</b>	<b>6.6</b>	<b>8,391</b>	<b>1.3</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>804</b>	<b>729</b>	<b>9.2-</b>	<b>810</b>	<b>11.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>7,846</b>	<b>8,260</b>	<b>5.3</b>	<b>8,334</b>	<b>0.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,383	1,504	8.7	1,631	8.5
Other Operating Income	620	684	10.4	879	28.5
Gain (Loss) on Investments	2	-13	646.7-	17	236.5
Gain (Loss) on Disp of Fixed Assets	2	10	371.0	15	49.7
Other Non-Oper Income (Expense)	13	17	30.8	38	120.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>2,020</b>	<b>2,202</b>	<b>9.0</b>	<b>2,580</b>	<b>17.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	3,773	3,936	4.3	4,213	7.0
Travel and Conference Expense	119	126	6.1	122	3.3-
Office Occupancy Expense	463	482	4.2	515	6.8
Office Operations Expense	1,774	1,818	2.5	1,903	4.7
Educational & Promotional Expense	231	248	7.0	266	7.4
Loan Servicing Expense	375	412	10.1	442	7.2
Professional and Outside Services	582	598	2.8	639	6.7
Member Insurance	104	103	1.0-	103	0.2
Operating Fees	53	56	6.0	47	16.2-
Miscellaneous Operating Expenses	220	213	3.4-	231	8.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>7,694</b>	<b>7,992</b>	<b>3.9</b>	<b>8,480</b>	<b>6.1</b>
<b>NET INCOME</b>	<b>2,173</b>	<b>2,470</b>	<b>13.7</b>	<b>2,434</b>	<b>1.5-</b>
Transfer to Regular Reserve 1/	793	841	6.1	441	47.5-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federal Credit Unions  
December 31, 2001**

Number of Credit Unions on this Report: 6,118

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	7,360,902
Other Unsecured Loans	5,400,524
New Vehicle	2,494,279
Used Vehicle	3,931,577
1st Mortgage	548,255
Other Real Estate	987,743
Leases Receivable	30,943
All Other Member Loans	1,650,902
All Other Loans	53,283
Total Number of Loans	22,458,408

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	182,099
Amount of Loans Delinquent 2-6 months	967,988,997
Number of Loans Delinquent 6-12 months	58,351
Amount of Loans Delinquent 6-12 months	300,810,107
Number of Loans Delinquent 12 months or more	21,684
Amount of Loans Delinquent 12 months or more	119,042,079
Total Number of Delinquent Loans	262,134
Total Amount of Delinquent Loans	1,387,841,183

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	47,130
Amount of Loans Delinquent 2-6 months	126,691,470
Number of Loans Delinquent 6-12 months	12,842
Amount of Loans Delinquent 6-12 months	37,297,486
Number of Loans Delinquent 12 months or more	2,538
Amount of Loans Delinquent 12 months or more	7,494,629
Total Number of Delinquent Loans	62,510
Total Amount of Delinquent Loans	171,483,585

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Year-to-Date	890,283,945
Total Recoveries on Charge-Offs	142,345,626
Total Credit Card Loans Charged Off YTD	233,894,142
Total Credit Card Recoveries YTD	24,501,136
Total Number of Loans Purchased	5,645
Total Amount of Loans Purchased	115,573,848
Number of Loans to CU Officials	75,683
Amount of Loans to CU Officials	1,402,883,265
Total Number of Loans Granted Y-T-D	10,108,878
Total Amount of Loans Granted Y-T-D	96,126,468,321

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	440,031
Amount of 1st Mortgage Fixed Rate	33,712,144,514
Number of 1st Mortgage Adjustable Rate	108,224
Amount of 1st Mortgage Adjustable Rate	10,131,800,878
Number of Other R.E. Closed-End Fixed Rate	483,721
Amount of Other R.E. Closed-End Fixed Rate	11,774,387,056
Number of Other R.E. Closed-End Adj. Rate	22,456
Amount of Other R.E. Closed-End Adj. Rate	651,544,394
Number of Other R.E. Open-End Adj. Rate	464,066
Amount of Other R.E. Open-End Adj. Rate	10,617,845,006
Number of Other R.E. Not Included Above	17,500
Amount of Other R.E. Not Included Above	419,583,043

**REAL ESTATE LOANS GRANTED YEAR-TO-DATE**

Number of 1st Mortgage Fixed Rate	168,937
Amount of 1st Mortgage Fixed Rate	19,017,938,027
Number of 1st Mortgage Adjustable Rate	28,034
Amount of 1st Mortgage Adjustable Rate	3,333,313,135
Number of Other R.E. Closed-End Fixed Rate	171,672
Amount of Other R.E. Closed-End Fixed Rate	5,453,857,508
Number of Other R.E. Closed-End Adj. Rate	7,054
Amount of Other R.E. Closed-End Adj. Rate	260,178,573
Number of Other R.E. Open-End Adj. Rate	229,998
Amount of Other R.E. Open-End Adj. Rate	4,896,953,467
Number of Other R.E. Not Included Above	6,428
Number of Other R.E. Not Included Above	184,416,793

**TABLE 3 CONTINUED  
SUPPLEMENTAL LOAN DATA  
Federal Credit Unions  
December 31, 2001**

Number of Credit Unions on this Report: 6,118

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	193,052,207
1st Mortgage Fixed Rate, 2-6 months	57,392,791
1st Mortgage Fixed Rate, 6-12 months	18,488,396
1st Mortgage Fixed Rate, 12 months or more	12,957,680
1st Mortgage Adjustable Rate, 1-2 months	104,724,589
1st Mortgage Adjustable Rate, 2-6 months	25,369,142
1st Mortgage Adjustable Rate, 6-12 months	7,131,517
1st Mortgage Adjustable Rate 12, months or more	3,943,284
Other Real Estate Fixed Rate, 1-2 months	84,166,129
Other Real Estate Fixed Rate, 2-6 months	28,916,134
Other Real Estate Fixed Rate, 6-12 months	8,254,187
Other Real Estate Fixed Rate, 12 months or more	6,669,373
Other Real Estate Adjustable Rate, 1-2 months	52,103,542
Other Real Estate Adjustable Rate, 2-6 months	18,989,522
Other Real Estate Adjustable Rate, 6-12 months	6,074,820
Other Real Estate Adjustable Rate 12, months or more	3,831,376

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	6,969,263
1st Mortgage Loans Recovered Y-T-D	1,153,529
Other Real Estate Loans Charged Off Y-T-D	11,919,862
Other Real Estate Loans Recovered Y-T-D	1,655,223
Allowance for Real Estate Loan Losses	114,619,745
Amount of R.E. Loans Serving as Collateral for Member Business Loans	856,081,716
Amount of All First Mortgages Sold Y-T-D	8,453,864,949
Short-term Real Estate Loans (< 5 years)	26,178,037,774

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	3,385
Amount of Agricultural MBL	149,333,835
Number of All Other MBL	15,980
Amount of All Other MBL	1,514,749,480

**MEMBER BUSINESS LOANS GRANTED Y-T-D**

Number of Agricultural MBL	1,664
Amount of Agricultural MBL	71,300,503
Number of All Other MBL	5,680
Amount of All Other MBL	643,138,665

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	650,244
Agricultural, 2-6 months	1,045,460
Agricultural, 6-12 months	294,834
Agricultural, 12 months or more	849,941
All Other MBL, 1-2 months	13,913,039
All Other MBL, 2-6 months	4,732,690
All Other MBL, 6-12 months	1,430,851
All Other MBL, 12 months or more	3,021,095

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	754,284
Agricultural MBL Recovered Y-T-D	18,940
All Other MBL Charged of Y-T-D	1,239,375
All Other MBL Recovered Y-T-D	500,334
Allowance for MBL Losses	17,752,982
Concentration of Credit for MBL	178,712,620
Construction or Development MBL	79,616,941

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federal Credit Unions**  
**December 31, 2001**

Number of Credit Unions on this Report: 6,118

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	17,868,376
Regular Share Accounts	46,363,851
Money Market Share Accounts	2,136,204
Share Certificate Accounts	4,382,984
IRA/Keogh & Retirement Accounts	2,263,934
Other Shares and Deposit	1,836,651
Non-Member Deposits	34,185
Total Number of Savings Accounts	74,886,185

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	84,746,718
Other Unused Member Business Loan Commitments	75,860,291
Revolving Open-End Lines Secured by Residential Properties	9,764,118,760
Credit Card Lines	28,061,586,558
Outstanding Letters of Credit	38,834,136
Unsecured Share Draft Lines of Credit	5,233,645,198
Other Unused Commitments	3,233,923,515
Amount of Loans Sold/Swapped with Recourse Y-T-D	158,278,924
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	245,893,457
Pending Bond Claims	9,830,474

**NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:**

Supervisory Committee	977	League Audit Service	822
CPA Audit Without Opinion	1,527	Outside Accountant	1,120
CPA Opinion Audit	1,672		

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	16,191,585,203
Repurchase Agreements	1,833,210,144
Reverse Repurchase Agreements Invested	872,111,652
Non-Mortgage Backed Derivatives	490,879,484
Mortgage Pass-through Securities	5,307,883,099
CMO/REMIC	5,795,673,236

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federal Credit Unions**  
**December 31, 2001**

Number of Credit Unions on this Report: 6,118

**INFORMATION SYSTEMS & TECHNOLOGY**

**Number Of Cus Describing Record Maintenance As:**

Manual System	196	CU Developed In-House	199
Vendor Supplied In-House	4,235	Other	89
Vendor On-Line Service Bur.	1,399		

**Number Of Cus Reporting That Members Access/**

**Perform Electronic Financial Services Via:**

WWW/Browser Based	1,621	Automatic Teller Machine	2,806
Wireless	133	Kiosk	123
Home Banking/PC Based	1,099	Other	144
Auto Response/Phone Based	2,587		

**Number Of Cus Reporting Offering Financial Services Electronically:**

Member Application	874	View Account History	1,806
New Loan	1,283	Merchandise Purchase	411
Account Balance Inquiry	2,629	Share Account Transfers	2,541
Share Draft Order	1,673	Bill Payment	886
New Share Account	414	Download Account History	2,236
Loan Payments	2,056	Electronic Cash	1,102
Number of CUs Reporting E-Mail Addresses			6,392
Number of CUs Reporting WWW Sites			4,375

**Number Of Cus Reporting WWW Type As:**

Informational	1,051	Transactional	1,148
Interactive	321		

**Number Of Cus Members Reported using Transactional WWW** 4,927,344

**Number Of Cus Reporting Plans For a WWW**

Informational	768	Transactional	162
Interactive	172		

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	39,698,085
Number Members Filing Chapter 7 Bankruptcy Y-T-D	89,920
Number Members Filing Chapter 13 Bankruptcy Y-T-D	27,868
Amount of Loans Subject to Bankruptcies	511,068,667
Number of Current Members	43,817,186
Number of Potential Members	163,880,925
Number of Full Time Employees	95,058
Number of Part Time Employees	16,923

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

Number of CUSOS 1/	1,648		
Amount Invested in CUSOS	153,303,931		
Amount Loaned to CUSOS	64,290,902		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	7,413,363		
Number of CUSOS Wholly Owned	329		
Predominant Service of CUSO:			
Mortgage Processing	109	Credit Cards	137
EDP Processing	157	Trust Services	5
Shared Branching	407	Item Processing	94
Insurance Services	85	Tax Preparation	3
Investment Services	239	Travel	1
Auto Buying, Leasing, Indirect Lending	60	Other	350

1 This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

**TABLE 5  
SUPPLEMENTAL DATA  
FEDERAL CREDIT UNIONS  
DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS  
BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL  
December 31, 2001  
(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 6,118

<b>BORROWINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Promissory/Other Notes and Interest Payable	239	567	373	887	1,826
Reverse Repurchase Agreements	6	856	15	0	871
Subordinated CDCU Debt	11	0*	0*	0*	0*
Uninsured Secondary Capital	32	N/A	1	5	6
<b>TOTAL BORROWINGS</b>	<b>263</b>	<b>1,424</b>	<b>389</b>	<b>892</b>	<b>2,705</b>

<b>SAVINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Share Drafts	3,851	29,452	N/A	N/A	29,452
Regular Shares	6,112	81,774	N/A	N/A	81,774
Money Market Shares	1,672	36,161	N/A	N/A	36,161
Share Certificates/CDS	4,053	46,820	13,564	2,477	62,861
IRA/KEOGH, Retirements	3,422	15,155	4,677	1,742	21,574
All Other Shares/Deposits	2,267	2,581	36	15	2,633
Non-Members Deposits	600	535	195	16	746
<b>TOTAL SAVINGS</b>	<b>6,116</b>	<b>212,479</b>	<b>18,472</b>	<b>4,250</b>	<b>235,201</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115:</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 to 10 Yrs</b>	<b>Amount &gt; 10 Yrs</b>	<b>Total</b>
Held to Maturity	1,550	3,845	8,028	3,799	267	15,940
Available for Sale	1,658	9,356	8,760	5,422	578	24,116
Trading	13	245	0*	0*	0	245
Non-SFAS 115 Investments	6,114	38,507	7,389	1,533	177	47,606
<b>TOTAL INVESTMENTS</b>	<b>6,117</b>	<b>51,952</b>	<b>24,178</b>	<b>10,753</b>	<b>1,023</b>	<b>87,906</b>

\* Amount Less than + or - 1 Million

\* Amount Less than + or - 1 Million

**TABLE 6**  
**Federal Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**December 31, 2001**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	0	\$0	10	\$187,967,937
5.0% To 6.0% .....	2	\$24,187,361	2	\$1,430,072	419	\$8,072,446,007
6.0% To 7.0% .....	1	\$492,587	8	\$4,631,381	1,634	\$13,202,520,379
7.0% To 8.0% .....	13	\$90,484,583	61	\$408,908,170	2,221	\$8,091,157,361
8.0% To 9.0% .....	47	\$441,836,309	105	\$350,403,294	1,025	\$2,840,603,535
9.0% To 10.0% .....	303	\$2,000,419,456	302	\$909,943,826	233	\$525,452,505
10.0% To 11.0% .....	356	\$2,187,650,721	489	\$888,918,611	73	\$132,406,748
11.0% To 12.0% .....	531	\$2,222,352,927	701	\$1,909,103,339	11	\$23,175,892
12.0% To 13.0% .....	853	\$3,069,399,087	1,449	\$4,115,217,059	27	\$34,429,162
13.0% To 14.0% .....	423	\$1,492,099,741	864	\$2,114,124,173	4	\$1,372,472
14.0% To 15.0% .....	217	\$622,143,171	699	\$1,126,282,447	1	\$84,823
15.0% To 16.0% .....	62	\$134,173,001	732	\$807,937,189	2	\$3,678
16.0% Or More .....	31	\$39,168,885	451	\$495,719,206	2	\$382,276
Not Reporting Or Zero ..	3,279	\$30,516	255	\$1,129,511	456	\$888,898
Total	6,118	\$12,324,438,345	6,118	\$13,133,748,278	6,118	\$33,112,891,673
Average Rate	12.2%		12.8%		7.3%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	5	\$55,221,936	6	\$810,202,129	67	\$1,586,350,445
5.0% To 6.0% .....	135	\$3,315,579,473	50	\$2,419,954,394	173	\$2,379,919,118
6.0% To 7.0% .....	663	\$9,808,612,615	752	\$20,594,661,939	610	\$5,786,650,450
7.0% To 8.0% .....	1,361	\$9,608,557,772	1,189	\$18,528,475,763	1,105	\$7,764,794,001
8.0% To 9.0% .....	1,598	\$6,335,674,182	403	\$1,138,830,043	861	\$4,743,692,861
9.0% To 10.0% .....	1,029	\$3,040,851,181	176	\$258,726,988	401	\$954,094,205
10.0% To 11.0% .....	456	\$723,459,882	92	\$48,041,961	131	\$158,755,360
11.0% To 12.0% .....	146	\$302,717,792	31	\$12,749,941	29	\$68,034,698
12.0% To 13.0% .....	174	\$107,127,559	45	\$20,466,189	37	\$15,745,123
13.0% To 14.0% .....	43	\$37,955,270	2	\$79,496	5	\$305,429
14.0% To 15.0% .....	20	\$20,156,568	2	\$14,063	1	\$2,388,247
15.0% To 16.0% .....	26	\$32,756,974	5	\$203,469	1	\$706,898
16.0% Or More .....	8	\$802,465	0	\$0	0	\$0
Not Reporting Or Zero ..	454	\$809,337	3,365	\$11,539,017	2,697	\$1,922,664
Total	6,118	\$33,390,283,006	6,118	\$43,843,945,392	6,118	\$23,463,359,499
Average Rate	8.5%		7.6%		7.7%	

Interest Rate Category	Leases Receivable		Other Member Loans		Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	101	\$153,869,672	12	\$16,869,186
5.0% To 6.0% .....	14	\$21,371,323	437	\$1,792,879,033	36	\$60,752,633
6.0% To 7.0% .....	77	\$373,638,576	885	\$715,162,626	89	\$398,798,394
7.0% To 8.0% .....	152	\$135,539,353	802	\$1,248,007,667	129	\$242,472,817
8.0% To 9.0% .....	87	\$49,826,216	830	\$1,530,772,607	134	\$97,096,686
9.0% To 10.0% .....	15	\$4,273,726	677	\$1,654,981,587	73	\$16,956,904
10.0% To 11.0% .....	5	\$1,338,993	541	\$811,831,138	64	\$39,269,476
11.0% To 12.0% .....	3	\$1,658,115	211	\$389,647,485	18	\$9,770,754
12.0% To 13.0% .....	2	\$310,790	379	\$600,044,689	37	\$14,163,905
13.0% To 14.0% .....	3	\$3,294,927	132	\$380,781,032	10	\$2,246,896
14.0% To 15.0% .....	0	\$0	70	\$99,337,094	4	\$20,510
15.0% To 16.0% .....	0	\$0	89	\$97,016,732	6	\$1,551,211
16.0% Or More .....	0	\$0	53	\$53,186,579	9	\$15,446,400
Not Reporting Or Zero ..	5,760	\$18,793,992	911	\$3,807,039	5,497	\$874,126
Total	6,118	\$610,046,011	6,118	\$9,531,324,980	6,118	\$916,289,898
Average Rate	7.6%		8.6%		8.5%	

**TABLE 7**  
**Federal Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**December 31, 2001**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	525	\$7,896,550,476	102	\$1,399,483,671	0	\$0
1.0% To 2.0% .....	1,243	\$12,611,268,621	1,815	\$26,937,436,006	356	\$6,524,738,150
2.0% To 3.0% .....	266	\$1,548,241,007	2,626	\$39,262,886,240	1,012	\$23,101,927,472
3.0% To 4.0% .....	30	\$174,398,841	1,047	\$9,221,110,814	277	\$6,246,352,785
4.0% To 5.0% .....	4	\$11,122,774	361	\$3,794,819,282	22	\$257,961,361
5.0% To 6.0% .....	0	\$0	88	\$1,089,327,529	2	\$28,202,627
6.0% To 7.0% .....	0	\$0	19	\$25,574,573	1	\$935,852
7.0% Or More .....	0	\$0	10	\$15,359,695	0	\$0
Not Reporting Or Zero ..	4,050	\$7,210,340,609	50	\$27,996,936	4,448	\$1,368,779
Total	6,118	\$29,451,922,328	6,118	\$81,773,994,746	6,118	\$36,161,487,026
Average Rate	1.2%		2.4%		2.4%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	0	\$0	0	\$0	0	\$0
1.0% To 2.0% .....	122	\$1,492,761,529	230	\$1,611,015,818	55	\$54,273,788
2.0% To 3.0% .....	1,978	\$32,502,308,000	1,150	\$7,518,535,353	140	\$122,049,787
3.0% To 4.0% .....	1,425	\$26,388,385,101	1,233	\$9,050,060,407	123	\$336,097,990
4.0% To 5.0% .....	323	\$1,684,115,942	595	\$2,657,568,214	76	\$47,302,895
5.0% To 6.0% .....	137	\$644,708,921	175	\$515,711,675	77	\$71,429,483
6.0% To 7.0% .....	38	\$88,101,006	35	\$220,662,793	67	\$67,730,545
7.0% Or More .....	7	\$1,719,408	3	\$624,138	27	\$37,620,667
Not Reporting Or Zero ..	2,088	\$58,445,930	2,697	\$9,223	5,553	\$9,982,326
Total	6,118	\$62,860,545,837	6,118	\$21,574,187,621	6,118	\$746,487,481
Average Rate	3.0%		3.2%		3.8%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federal Credit Unions**  
**December 31, 2001**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
<b>CAPITAL ADEQUACY:</b>					
NetWorth to Total Assets	11.01	16.69	13.88	12.03	10.65
Delinquent Loans to NetWorth	4.67	14.47	9.35	6.71	3.85
Solvency Evaluation (Est.)	112.73	120.37	116.25	113.80	112.32
Classified Assets (Est.) to NetWorth	4.97	9.01	6.02	5.23	4.81
<b>ASSET QUALITY:</b>					
Delinquent Loans to Total Loans	0.81	4.18	2.19	1.33	0.64
Net Charge-Offs to Average Loans	0.45	0.79	0.58	0.50	0.43
Fair Value H-T-M to Book Value H-T-M	101.58	117.29	105.64	101.88	101.52
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	0.81	-0.04	-0.26	0.36	0.83
Delinquent Loans to Assets	0.51	2.41	1.30	0.81	0.41
<b>EARNINGS:</b>					
Return on Average Assets	0.95	0.37	0.63	0.66	1.03
Gross Income to Average Assets	7.81	7.10	7.31	7.67	7.87
Cost of Funds to Average Assets	3.27	2.43	2.73	2.94	3.37
Net Margin to Average Assets	4.54	4.67	4.58	4.73	4.50
Operating Expenses to Average Assets	3.31	3.85	3.62	3.74	3.20
Provision for Loan & Lease Losses to Average Assets	0.32	0.54	0.37	0.34	0.31
Net Interest Margin to Average Assets	3.56	4.33	3.99	3.87	3.48
Operating Expenses to Gross Income	42.31	54.17	49.55	48.71	40.66
Fixed Assets and Oreos to Total Assets	1.81	0.43	1.06	1.99	1.82
Net Operating Expenses to Average Assets	2.67	3.62	3.18	3.10	2.55
<b>ASSET/LIABILITY MANAGEMENT:</b>					
Net Long-Term Assets to Total Assets	22.43	2.79	7.62	16.38	24.38
Regular Shares to Savings and Borrowings	34.50	85.29	66.59	47.50	30.32
Total Loans to Total Savings	72.42	70.08	69.37	69.45	73.13
Total Loans to Total Assets	63.06	57.71	59.26	60.59	63.73
Cash Plus Short-Term Investments to Assets	20.31	39.16	32.61	26.28	18.50
Total Savings and Borrowings to Earning Assets	92.10	83.06	87.54	91.12	92.56
Borrowings to Total Savings and NetWorth	0.69	0.10	0.09	0.08	0.84
Estimated Loan Maturity in Months	21.93	16.67	19.46	22.63	22.00
<b>PRODUCTIVITY:</b>					
Members to Potential Members	26.74	19.21	27.53	22.42	28.43
Borrowers to Members	51.25	27.46	36.29	43.73	55.30
Members to Full-Time Employees	423	418	497	455	410
Average Savings Per Member	5,368	1,683	2,929	4,008	6,061
Average Loan Balance	7,584	4,296	5,599	6,366	8,015
Salary & Benefits to Full-Time Employees	40,695	16,703	32,124	36,936	42,799
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>					
Interest on Loans (Net of Interest Refunds)	68.23	75.28	72.20	69.35	67.78
Income From Investments	19.21	20.00	19.82	19.48	19.13
Income Form Trading Securities	0.03	0.00	0.00	0.00	0.04
Fee Income	8.14	3.16	6.04	8.26	8.24
Other Operating Income	4.39	1.56	1.94	2.91	4.80
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>					
Employee Compensation and Benefits	49.68	48.10	50.80	48.03	50.00
Travel and Conference	1.44	1.40	1.42	1.60	1.40
Office Occupancy	6.07	4.73	4.84	5.78	6.22
Office Operations	22.44	20.62	20.81	21.61	22.74
Educational and Promotional	3.14	0.97	1.45	2.68	3.36
Loan Servicing	5.21	1.70	2.94	4.62	5.51
Professional and Outside Services	7.53	7.06	8.06	10.12	6.91
Member Insurance	1.22	8.94	4.68	2.05	0.76
Operating Fees	0.55	0.79	0.71	0.61	0.53
Miscellaneous Operating Expenses	2.72	5.68	4.29	2.90	2.57

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	1,736	1,633	5.9-	1,450	11.2-
Cash & Equivalents	189	201	6.7	244	21.1
<b>TOTAL INVESTMENTS</b>	<b>411</b>	<b>309</b>	<b>24.8-</b>	<b>286</b>	<b>7.5-</b>
U.S. Government Obligations	8	5	35.2-	4	22.9-
Federal Agency Securities	3	2	23.8-	1	33.9-
Mutual Fund & Common Trusts	17	13	21.4-	16	17.5
MCSD and PIC at Corporate CU	12	11	4.1-	9	24.2-
All Other Corporate Credit Union	194	121	38.0-	110	9.1-
Commercial Banks, S&Ls	155	138	11.2-	134	2.6-
Credit Unions -Loans to, Deposits in	7	6	15.8-	5	7.2-
Other Investments	15	13	12.6-	7	45.6-
<b>TOTAL LOANS OUTSTANDING</b>	<b>885</b>	<b>882</b>	<b>0.3-</b>	<b>725</b>	<b>17.8-</b>
Unsecured Credit Card Loans	3	3	3.0-	2	25.8-
All Other Unsecured Loans	255	230	9.5-	198	13.9-
New Vehicle Loans	257	276	7.4	216	21.8-
Used Vehicle Loans	253	251	0.9-	215	14.4-
First Mortgage Real Estate Loans	12	11	4.4-	9	16.4-
Other Real Estate Loans	14	13	9.8-	10	22.9-
Leases Receivable	1	1	14.6-	0*	81.3-
All Other Loans to Members	84	92	9.4	68	25.7-
Other Loans	5	5	10.8-	6	20.3
Allowance For Loan Losses	23	21	7.4-	19	10.3-
Other Real Estate Owned	0*	0*	194.5	0*	14.2
Land and Building	2	2	2.3-	2	15.6-
Other Fixed Assets	5	4	17.2-	4	6.1-
NCUSIF Capitalization Deposit	12	13	10.1	10	27.5-
Other Assets	7	8	10.6	6	21.0-
<b>TOTAL ASSETS</b>	<b>1,487</b>	<b>1,398</b>	<b>6.0-</b>	<b>1,257</b>	<b>10.1-</b>
<b>LIABILITIES</b>					
Total Borrowings	2	4	79.0	0*	82.0-
Accrued Dividends/Interest Payable	7	7	1.7-	5	27.1-
Acct Payable and Other Liabilities	6	6	3.7	5	15.6-
Uninsured Secondary Capital	0*	0*	42.5	0*	27.2-
<b>TOTAL LIABILITIES</b>	<b>16</b>	<b>18</b>	<b>13.2</b>	<b>11</b>	<b>35.8-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>1,231</b>	<b>1,140</b>	<b>7.4-</b>	<b>1,035</b>	<b>9.2-</b>
Share Drafts	16	15	10.6-	11	24.0-
Regular Shares	1,058	980	7.4-	884	9.8-
Money Market Shares	7	5	17.2-	6	4.7
Share Certificates/CDs	93	88	5.5-	85	3.3-
IRA/Keogh Accounts	21	19	12.0-	14	27.4-
All Other Shares and Member Deposits	12	11	10.0-	10	9.9-
Non-Member Deposits	23	22	3.0-	25	15.6
Regular Reserves	60	59	0.3-	51	14.6-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	69.9	-0*	0.5-
Other Reserves	7	5	31.1-	5	0.7
Undivided Earnings	174	177	1.3	155	12.3-
<b>TOTAL EQUITY</b>	<b>241</b>	<b>241</b>	<b>0.0</b>	<b>210</b>	<b>12.6-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>1,487</b>	<b>1,398</b>	<b>6.0-</b>	<b>1,257</b>	<b>10.1-</b>

\* Amount Less than + or - 1 Million

**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	2,234	2,126	4.8-	1,985	6.6-
<b>Cash &amp; Equivalents</b>	1,055	1,124	6.6	1,633	45.3
<b>TOTAL INVESTMENTS</b>	3,102	2,346	24.4-	2,446	4.2
U.S. Government Obligations	77	59	23.9-	34	42.3-
Federal Agency Securities	101	90	10.8-	63	30.3-
Mutual Fund & Common Trusts	65	49	24.1-	63	28.7
MCSD and PIC at Corporate CU	93	89	4.1-	80	10.0-
All Other Corporate Credit Union	1,236	743	39.9-	779	4.9
Commercial Banks, S&Ls	1,399	1,186	15.2-	1,296	9.3
Credit Unions -Loans to, Deposits in	41	51	24.7	43	16.1-
Other Investments	90	80	11.7-	88	10.3
<b>TOTAL LOANS OUTSTANDING</b>	7,110	7,260	2.1	6,153	15.2-
Unsecured Credit Card Loans	218	214	1.8-	165	22.8-
All Other Unsecured Loans	1,245	1,171	6.0-	1,030	12.0-
New Vehicle Loans	2,139	2,298	7.4	1,886	17.9-
Used Vehicle Loans	1,986	2,088	5.1	1,831	12.3-
First Mortgage Real Estate Loans	396	369	7.0-	308	16.4-
Other Real Estate Loans	450	479	6.5	387	19.2-
Leases Receivable	13	10	23.0-	11	11.4
All Other Loans to Members	633	599	5.4-	506	15.6-
Other Loans	28	32	12.1	28	10.5-
Allowance For Loan Losses	101	97	3.2-	87	10.8-
Other Real Estate Owned	1	2	25.6	2	4.9-
Land and Building	77	77	0.1	71	7.3-
Other Fixed Assets	45	43	4.6-	38	11.9-
NCUSIF Capitalization Deposit	93	91	2.2-	78	14.7-
Other Assets	60	64	5.3	51	19.6-
<b>TOTAL ASSETS</b>	11,442	10,908	4.7-	10,385	4.8-
<b>LIABILITIES</b>					
Total Borrowings	12	31	169.4	6	80.9-
Accrued Dividends/Interest Payable	36	35	4.1-	28	18.7-
Acct Payable and Other Liabilities	43	42	1.9-	38	10.0-
Uninsured Secondary Capital	1	3	95.0	3	9.7
<b>TOTAL LIABILITIES</b>	92	111	20.3	75	32.1-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	9,788	9,206	5.9-	8,871	3.6-
Share Drafts	577	607	5.2	522	14.0-
Regular Shares	6,694	6,207	7.3-	5,913	4.7-
Money Market Shares	197	176	10.5-	195	10.5
Share Certificates/CDs	1,559	1,503	3.6-	1,598	6.3
IRA/Keogh Accounts	557	504	9.6-	439	12.9-
All Other Shares and Member Deposits	141	134	5.3-	136	2.2
Non-Member Deposits	63	75	19.1	68	9.2-
Regular Reserves	405	404	0.3-	355	12.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-0*	55.7	-0*	73.2
Other Reserves	51	50	1.6-	36	28.4-
Undivided Earnings	1,108	1,139	2.8	1,047	8.0-
<b>TOTAL EQUITY</b>	1,562	1,592	1.9	1,438	9.6-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	11,442	10,908	4.7-	10,385	4.8-

\* Amount Less than + or - 1 Million

**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	1,733	1,714	1.1-	1,751	2.2
<b>Cash &amp; Equivalents</b>	3,047	3,365	10.4	5,455	62.1
<b>TOTAL INVESTMENTS</b>	10,193	8,471	16.9-	9,444	11.5
U.S. Government Obligations	306	224	26.8-	187	16.3-
Federal Agency Securities	1,943	1,886	2.9-	1,360	27.9-
Mutual Fund & Common Trusts	117	84	28.3-	107	27.2
MCS&D and PIC at Corporate CU	304	307	1.0	293	4.5-
All Other Corporate Credit Union	2,848	1,703	40.2-	1,904	11.8
Commercial Banks, S&Ls	4,243	3,770	11.1-	5,098	35.2
Credit Unions -Loans to, Deposits in	180	218	21.3	166	24.0-
Other Investments	252	279	10.6	328	17.7
<b>TOTAL LOANS OUTSTANDING</b>	25,208	26,530	5.2	24,674	7.0-
Unsecured Credit Card Loans	1,652	1,651	0.1-	1,449	12.3-
All Other Unsecured Loans	2,785	2,679	3.8-	2,423	9.5-
New Vehicle Loans	5,676	6,323	11.4	5,605	11.3-
Used Vehicle Loans	5,972	6,321	5.8	6,209	1.8-
First Mortgage Real Estate Loans	3,920	3,949	0.7	3,802	3.7-
Other Real Estate Loans	3,137	3,477	10.8	3,197	8.1-
Leases Receivable	49	50	1.8	38	24.2-
All Other Loans to Members	1,928	1,984	2.9	1,862	6.1-
Other Loans	89	97	9.4	88	8.6-
Allowance For Loan Losses	253	260	2.8	256	1.6-
Other Real Estate Owned	9	11	25.3	16	43.7
Land and Building	598	618	3.4	609	1.6-
Other Fixed Assets	198	191	3.4-	185	2.8-
NCUSIF Capitalization Deposit	323	323	0.2	304	6.0-
Other Assets	293	325	11.1	293	9.8-
<b>TOTAL ASSETS</b>	39,615	39,575	0.1-	40,724	2.9
<b>LIABILITIES</b>					
Total Borrowings	107	121	13.0	29	76.2-
Accrued Dividends/Interest Payable	84	90	7.1	72	20.4-
Acct Payable and Other Liabilities	173	203	17.3	191	5.5-
Uninsured Secondary Capital	1	2	125.0	2	7.1
<b>TOTAL LIABILITIES</b>	365	416	14.0	294	29.2-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	34,511	34,199	0.9-	35,529	3.9
Share Drafts	3,791	4,101	8.2	3,933	4.1-
Regular Shares	16,891	16,085	4.8-	16,892	5.0
Money Market Shares	2,481	2,381	4.0-	2,726	14.5
Share Certificates/CDs	7,575	8,057	6.4	8,481	5.3
IRA/Keogh Accounts	3,160	2,985	5.5-	2,873	3.8-
All Other Shares and Member Deposits	480	415	13.4-	471	13.5
Non-Member Deposits	134	175	30.8	152	12.9-
Regular Reserves	1,328	1,386	4.4	1,309	5.6-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-28	-7	73.7	4	147.7
Other Reserves	222	220	1.0-	202	8.3-
Undivided Earnings	3,217	3,362	4.5	3,387	0.8
<b>TOTAL EQUITY</b>	4,738	4,960	4.7	4,901	1.2-
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	39,615	39,575	0.1-	40,724	2.9

\* Amount Less than + or - 1 Million

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	860	863	0.3	932	8.0
<b>Cash &amp; Equivalents</b>	11,259	14,533	29.1	21,223	46.0
<b>TOTAL INVESTMENTS</b>	46,687	40,563	13.1-	50,087	23.5
U.S. Government Obligations	2,897	1,837	36.6-	1,634	11.0-
Federal Agency Securities	28,917	27,999	3.2-	32,284	15.3
Mutual Fund & Common Trusts	1,323	1,001	24.3-	2,181	117.8
MCS&D and PIC at Corporate CU	702	685	2.5-	779	13.8
All Other Corporate Credit Union	5,657	3,628	35.9-	5,149	41.9
Commercial Banks, S&Ls	4,267	3,036	28.8-	5,022	65.4
Credit Unions -Loans to, Deposits in	187	214	14.2	262	22.3
Other Investments	2,737	2,163	21.0-	2,777	28.4
<b>TOTAL LOANS OUTSTANDING</b>	120,997	129,178	6.8	138,774	7.4
Unsecured Credit Card Loans	10,089	10,619	5.3	10,708	0.8
All Other Unsecured Loans	9,553	9,482	0.7-	9,482	0.0
New Vehicle Loans	22,847	25,493	11.6	25,405	0.3-
Used Vehicle Loans	21,188	22,419	5.8	25,135	12.1
First Mortgage Real Estate Loans	34,160	34,597	1.3	39,724	14.8
Other Real Estate Loans	15,789	18,533	17.4	19,869	7.2
Leases Receivable	582	561	3.6-	561	0.0-
All Other Loans to Members	6,333	6,865	8.4	7,095	3.4
Other Loans	456	608	33.5	793	30.5
Allowance For Loan Losses	1,078	1,079	0.0	1,115	3.4
Other Real Estate Owned	35	38	7.0	30	19.7-
Land and Building	2,501	2,676	7.0	2,970	11.0
Other Fixed Assets	894	897	0.4	961	7.1
NCUSIF Capitalization Deposit	1,425	1,491	4.7	1,649	10.6
Other Assets	2,607	2,701	3.6	3,178	17.7
<b>TOTAL ASSETS</b>	185,326	191,000	3.1	217,757	14.0
<b>LIABILITIES</b>					
Total Borrowings	3,102	2,153	30.6-	2,663	23.7
Accrued Dividends/Interest Payable	368	410	11.6	339	17.4-
Acct Payable and Other Liabilities	1,313	1,476	12.4	1,605	8.8
Uninsured Secondary Capital	0*	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	4,783	4,039	15.6-	4,607	14.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	160,801	165,643	3.0	189,766	14.6
Share Drafts	21,769	23,564	8.2	24,985	6.0
Regular Shares	52,941	49,860	5.8-	58,085	16.5
Money Market Shares	23,827	24,589	3.2	33,235	35.2
Share Certificates/CDs	42,705	48,478	13.5	52,696	8.7
IRA/Keogh Accounts	17,497	16,915	3.3-	18,249	7.9
All Other Shares and Member Deposits	1,785	1,786	0.1	2,015	12.8
Non-Member Deposits	277	451	62.8	501	11.0
Regular Reserves	5,780	6,114	5.8	6,281	2.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-392	-31	92.2	191	725.5
Other Reserves	2,436	2,632	8.0	2,905	10.4
Undivided Earnings	11,918	12,602	5.7	14,007	11.2
<b>TOTAL EQUITY</b>	19,742	21,317	8.0	23,384	9.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	185,326	191,000	3.1	217,757	14.0

\* Amount Less than + or - 1 Million

**TABLE 13**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	1,736	1,633	5.9-	1,450	11.2-
<b>INTEREST INCOME</b>					
Interest on Loans	87	83	4.0-	71	14.4-
(Less) Interest Refund	0*	0*	36.7	0*	14.5-
Income from Investments	26	29	9.5	19	34.7-
Trading Profits and Losses	0	0*	0.0	0*	96.2-
<b>TOTAL INTEREST INCOME</b>	113	112	0.9-	90	19.6-
<b>INTEREST EXPENSE</b>					
Dividends on Shares	43	41	3.4-	32	22.1-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	26.0	0*	17.9-
<b>TOTAL INTEREST EXPENSE</b>	43	41	3.3-	32	22.0-
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	8	7	2.0-	7	4.1-
<b>NET INTEREST INCOME AFTER PLL</b>	62	63	0.9	50	19.9-
<b>NON-INTEREST INCOME</b>					
Fee Income	3	3	0.2	3	8.7-
Other Operating Income	2	2	14.0	1	16.1-
Gain (Loss) on Investments	0*	-0*	2,506.0-	-0*	98.7
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	94.2-	-0*	99.3
Other Non-Oper Income (Expense)	1	0*	28.0-	1	37.7
<b>TOTAL NON-INTEREST INCOME</b>	6	5	7.1-	6	3.3
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	28	28	3.3-	25	10.9-
Travel and Conference Expense	0*	0*	2.4-	0*	11.8-
Office Occupancy Expense	3	3	2.8-	2	11.3-
Office Operations Expense	13	12	7.1-	11	12.6-
Educational & Promotional Expense	0*	0*	8.7-	0*	0.8-
Loan Servicing Expense	1	1	10.1-	0*	17.6-
Professional and Outside Services	4	4	2.0-	4	10.9-
Member Insurance	6	5	5.4-	5	14.7-
Operating Fees	0*	0*	4.5-	0*	24.3-
Miscellaneous Operating Expenses	4	4	10.2-	3	20.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	61	58	4.8-	51	12.4-
<b>NET INCOME</b>	7	10	44.2	5	50.8-
Transfer to Regular Reserve 1/	2	2	1.5	2	11.6-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**TABLE 14**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	2,234	2,126	4.8-	1,985	6.6-
<b>INTEREST INCOME</b>					
Interest on Loans	635	633	0.3-	563	11.0-
(Less) Interest Refund	1	1	3.1	1	17.7-
Income from Investments	208	210	1.1	154	26.5-
Trading Profits and Losses	0	0*	0.0	0*	3,440.1
<b>TOTAL INTEREST INCOME</b>	<b>841</b>	<b>841</b>	<b>0.0</b>	<b>716</b>	<b>14.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	354	341	3.5-	290	15.0-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	2	258.7	0*	49.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>354</b>	<b>343</b>	<b>3.2-</b>	<b>291</b>	<b>15.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>46</b>	<b>43</b>	<b>6.4-</b>	<b>39</b>	<b>10.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>441</b>	<b>455</b>	<b>3.2</b>	<b>386</b>	<b>15.1-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	48	50	2.7	47	5.6-
Other Operating Income	16	15	5.7-	15	2.2-
Gain (Loss) on Investments	0*	-0*	1,536.6-	0*	101.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	61.4-	0*	589.4
Other Non-Oper Income (Expense)	2	3	34.8	4	32.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>67</b>	<b>67</b>	<b>0.0</b>	<b>66</b>	<b>1.3-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	216	215	0.8-	196	8.7-
Travel and Conference Expense	6	6	3.6-	5	11.7-
Office Occupancy Expense	20	20	0.9-	19	5.1-
Office Operations Expense	88	88	0.0-	80	8.7-
Educational & Promotional Expense	6	6	0.3	6	12.3-
Loan Servicing Expense	13	13	2.2	11	14.5-
Professional and Outside Services	35	34	4.2-	31	8.6-
Member Insurance	21	20	4.6-	18	9.8-
Operating Fees	4	3	2.2-	3	21.4-
Miscellaneous Operating Expenses	19	18	6.3-	17	6.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>429</b>	<b>423</b>	<b>1.3-</b>	<b>386</b>	<b>8.9-</b>
<b>NET INCOME</b>	<b>79</b>	<b>99</b>	<b>24.8</b>	<b>67</b>	<b>32.2-</b>
Transfer to Regular Reserve 1/	20	22	8.6	12	47.1-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	1,733	1,714	1.1-	1,751	2.2
<b>INTEREST INCOME</b>					
Interest on Loans	2,134	2,235	4.8	2,139	4.3-
(Less) Interest Refund	4	4	5.4	4	1.1-
Income from Investments	698	700	0.3	600	14.3-
Trading Profits and Losses	-0*	-0*	760.3-	0*	120.2
<b>TOTAL INTEREST INCOME</b>	<b>2,828</b>	<b>2,931</b>	<b>3.6</b>	<b>2,735</b>	<b>6.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,235	1,261	2.1	1,178	6.5-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	3	10	264.6	3	66.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>1,237</b>	<b>1,271</b>	<b>2.7</b>	<b>1,182</b>	<b>7.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>135</b>	<b>133</b>	<b>1.6-</b>	<b>136</b>	<b>2.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,455</b>	<b>1,527</b>	<b>5.0</b>	<b>1,418</b>	<b>7.2-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	226	248	10.0	254	2.5
Other Operating Income	82	86	5.8	90	3.7
Gain (Loss) on Investments	0*	-2	584.4-	-0*	42.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	94.7-	1	3,654.8
Other Non-Oper Income (Expense)	2	4	57.5	4	20.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>311</b>	<b>337</b>	<b>8.4</b>	<b>349</b>	<b>3.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	696	720	3.5	720	0.1
Travel and Conference Expense	25	27	5.3	24	9.7-
Office Occupancy Expense	83	88	5.5	87	1.0-
Office Operations Expense	322	330	2.2	324	1.7-
Educational & Promotional Expense	38	40	3.9	40	0.6
Loan Servicing Expense	68	71	4.4	69	3.0-
Professional and Outside Services	145	152	5.3	152	0.3-
Member Insurance	32	32	0.7-	31	2.7-
Operating Fees	11	11	4.5	9	19.3-
Miscellaneous Operating Expenses	43	45	5.1	43	4.0-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,463</b>	<b>1,515</b>	<b>3.6</b>	<b>1,500</b>	<b>1.0-</b>
<b>NET INCOME</b>	<b>302</b>	<b>348</b>	<b>15.2</b>	<b>267</b>	<b>23.5-</b>
Transfer to Regular Reserve 1/	95	101	6.3	51	49.7-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERAL CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	860	863	0.3	932	8.0
<b>INTEREST INCOME</b>					
Interest on Loans	9,479	10,298	8.6	10,920	6.0
(Less) Interest Refund	12	14	21.0	12	18.5-
Income from Investments	3,172	3,097	2.4-	3,078	0.6-
Trading Profits and Losses	-4	5	231.9	7	42.9
<b>TOTAL INTEREST INCOME</b>	<b>12,635</b>	<b>13,385</b>	<b>5.9</b>	<b>13,993</b>	<b>4.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	6,020	6,477	7.6	6,777	4.6
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	112	148	31.6	109	26.5-
<b>TOTAL INTEREST EXPENSE</b>	<b>6,133</b>	<b>6,625</b>	<b>8.0</b>	<b>6,886</b>	<b>3.9</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>615</b>	<b>546</b>	<b>11.2-</b>	<b>628</b>	<b>15.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>5,888</b>	<b>6,215</b>	<b>5.6</b>	<b>6,479</b>	<b>4.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,105	1,202	8.8	1,326	10.3
Other Operating Income	520	580	11.6	773	33.2
Gain (Loss) on Investments	2	-10	623.0-	18	280.7
Gain (Loss) on Disp of Fixed Assets	1	10	631.6	13	29.2
Other Non-Oper Income (Expense)	8	10	31.2	29	186.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,637</b>	<b>1,793</b>	<b>9.5</b>	<b>2,159</b>	<b>20.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2,832	2,974	5.0	3,272	10.0
Travel and Conference Expense	86	92	7.2	92	0.8-
Office Occupancy Expense	357	372	4.3	407	9.4
Office Operations Expense	1,351	1,388	2.8	1,488	7.2
Educational & Promotional Expense	186	201	7.9	220	9.4
Loan Servicing Expense	292	327	11.8	361	10.3
Professional and Outside Services	398	408	2.6	452	10.8
Member Insurance	46	46	0.9	50	8.2
Operating Fees	38	41	7.3	35	14.8-
Miscellaneous Operating Expenses	154	146	5.3-	168	15.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>5,740</b>	<b>5,995</b>	<b>4.4</b>	<b>6,544</b>	<b>9.2</b>
<b>NET INCOME</b>	<b>1,784</b>	<b>2,013</b>	<b>12.8</b>	<b>2,095</b>	<b>4.1</b>
Transfer to Regular Reserve 1/	675	715	5.9	377	47.3-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000. Page 55

**TABLE 17  
FEDERAL CREDIT UNIONS  
NEGATIVE INCOME, AND CAMEL RATING DATA**

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
1997	6,981	473	6.78	-46,708
1998	6,814	531	7.79	-38,825
1999	6,563	603	9.19	-43,492
2000	6,336	443	6.99	-26,156
2001	6,118	667	10.90	-37,432

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Reserves and Undivided Earnings</b>
Less Than 2 Million	297	239,867,338	-3,981,074	37,946,783
2 Million To 10 Million	226	1,068,988,755	-9,676,506	131,800,739
10 Million To 50 Million	132	2,760,827,956	-19,585,147	286,925,538
50 Million And Over	12	977,769,687	-4,189,630	98,601,397
<b>Total</b>	<b>667</b>	<b>5,047,453,736</b>	<b>-37,432,357</b>	<b>555,274,457</b>

**Number of Credit Unions By Camel Rating as of December 31**

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total</b>
1997	1,432	3,790	1,556	195	7	6,980
1998	1,409	3,746	1,468	182	9	6,814
1999	1,335	3,755	1,266	197	13	6,566
2000	1,447	3,695	1,066	121	6	6,335
2001	1,442	3,443	1,114	113	6	6,118

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
1997	202	2.89	1,440,983,095	0.77
1998	191	2.80	2,262,061,421	1.12
1999	210	3.20	1,435,148,404	0.70
2000	127	2.00	1,029,546,610	0.49
2001	119	1.95	780,770,654	0.33

\*The total number of credit unions by **CAMEL** rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a **CAMEL** rating.

**Data reported in this table may differ from data reported in earlier editions of this reference due to programming changes and timing differences.**

**Table 18**  
**100 Largest Federal Credit Unions**  
**December 31, 2001**

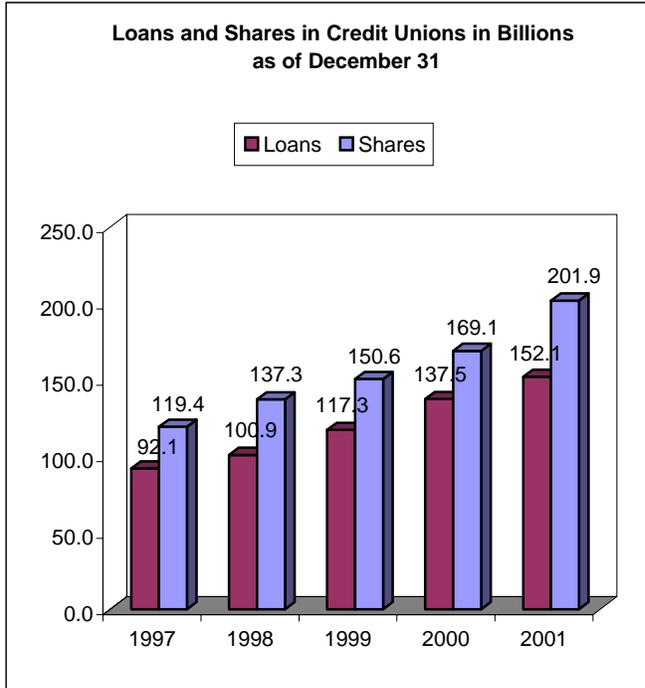
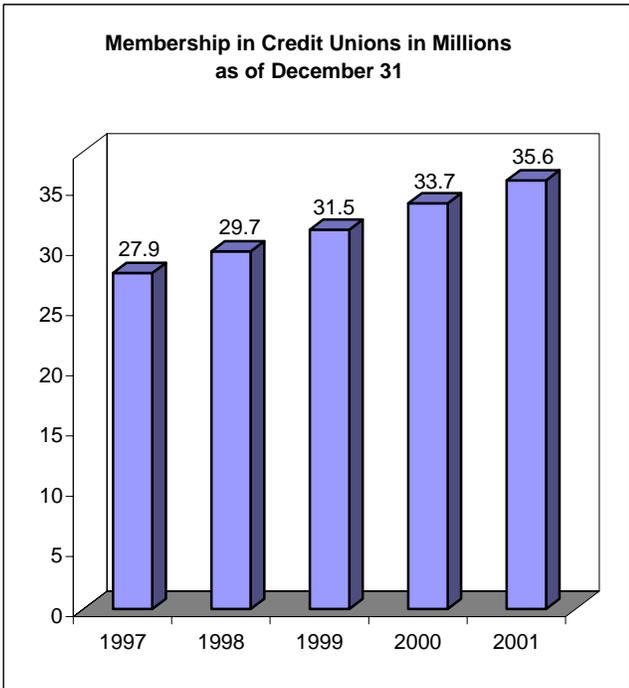
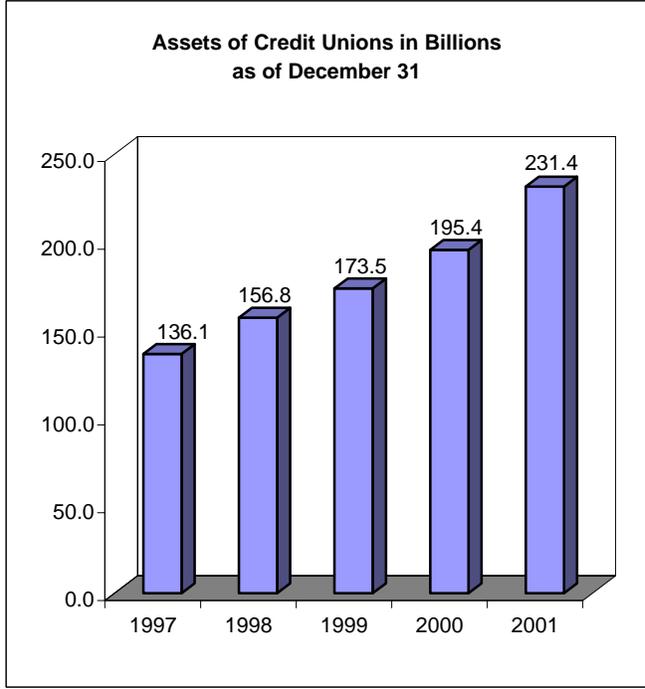
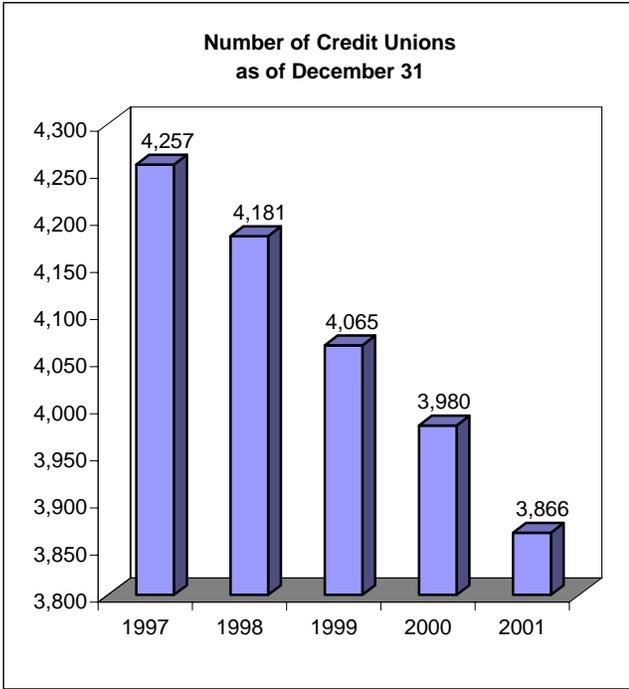
Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	NAVY	1	MERRIFIELD	VA	1947	15,106,552,525
2	PENTAGON	2	ALEXANDRIA	VA	1935	4,269,967,295
3	AMERICAN AIRLINES	4	DFW AIRPORT	TX	1982	3,395,974,532
4	ORANGE COUNTY TEACHERS	3	SANTA ANA	CA	1934	3,351,698,100
5	SUNCOAST SCHOOLS	5	TAMPA	FL	1978	2,997,612,459
6	KINECTA	6	MANHATTAN BEACH	CA	1940	2,441,970,978
7	SECURITY SERVICE	7	SAN ANTONIO	TX	1956	2,268,535,950
8	ESL	9	ROCHESTER	NY	1995	1,980,431,780
9	ALASKA USA	10	ANCHORAGE	AK	1948	1,974,628,293
10	RANDOLPH-BROOKS	11	UNIVERSAL CITY	TX	1952	1,691,692,406
11	DESERT SCHOOLS	13	PHOENIX	AZ	1939	1,577,795,150
12	DIGITAL	16	MARLBOROUGH	MA	1979	1,513,576,064
13	H. P.	15	PALO ALTO	CA	1970	1,493,164,762
14	DEARBORN	18	DEARBORN	MI	1950	1,440,390,415
15	SAN ANTONIO	12	SAN ANTONIO	TX	1935	1,413,366,522
16	ENT	14	COLORADO SPRING	CO	1957	1,396,438,672
17	LOCKHEED	17	BURBANK	CA	1937	1,376,781,186
18	UNITED NATIONS	20	NEW YORK	NY	1947	1,364,547,799
19	BANK FUND STAFF	19	WASHINGTON	DC	1947	1,360,672,135
20	HUDSON VALLEY	22	POUGHKEEPSIE	NY	1963	1,325,243,996
21	MISSION	24	SAN DIEGO	CA	1961	1,285,424,714
22	POLICE & FIRE	26	PHILADELPHIA	PA	1938	1,256,276,655
23	REDSTONE	23	HUNTSVILLE	AL	1951	1,248,241,905
24	BETHPAGE	25	BETHPAGE	NY	1941	1,215,973,485
25	VISIONS	27	ENDICOTT	NY	1966	1,213,716,876
26	TEACHERS	29	FARMINGVILLE	NY	1952	1,127,972,605
27	NWA	31	APPLE VALLEY	MN	1938	1,095,417,532
28	TINKER	28	TINKER AFB	OK	1946	1,060,436,751
29	COASTAL	30	RALEIGH	NC	1967	1,028,364,037
30	AFFINITY	34	BEDMINSTER	NJ	1935	989,349,313
31	TOWER	32	LAUREL	MD	1953	947,071,694
32	GTE	33	TAMPA	FL	1935	937,874,891
33	ARIZONA	41	PHOENIX	AZ	1936	926,112,116
34	MACDILL	35	TAMPA	FL	1955	925,254,892
35	KERN SCHOOLS	36	BAKERSFIELD	CA	1940	924,480,233
36	IBM MID AMERICA EMPLOYEES	38	ROCHESTER	MN	1976	859,421,578
37	STATE EMPLOYEES	48	ALBANY	NY	1934	824,268,309
38	AEDC	44	TULLAHOMA	TN	1951	814,644,496
39	FOUNDERS	39	LANCASTER	SC	1961	813,603,676
40	NORTHWEST	42	HERNDON	VA	1947	795,281,685
41	TRULIANT	37	WINSTON-SALEM	NC	1952	792,434,624
42	ALLEGACY	40	WINSTON-SALEM	NC	1967	787,341,529
43	LANGLEY	43	HAMPTON	VA	1936	776,285,284
44	SOUTH CAROLINA	46	NORTH CHARLESTO	SC	1936	766,117,567
45	MICHIGAN STATE UNIVERSITY	51	EAST LANSING	MI	1979	738,004,303
46	POLISH & SLAVIC	45	BROOKLYN	NY	1976	736,423,708
47	CHARTWAY	52	VIRGINIA BEACH	VA	1959	720,600,545
48	MEMBERS 1ST	56	MECHANICSBURG	PA	1950	702,182,411
49	EGLIN	50	FT. WALTON BEAC	FL	1954	699,833,557
50	AMERICAN EAGLE	47	EAST HARTFORD	CT	1935	696,167,302
51	MERCK EMPLOYEES	55	RAHWAY	NJ	1936	689,524,036
52	SANDIA LABORATORY	53	ALBUQUERQUE	NM	1948	687,051,285

**Table 18**  
**100 Largest Federal Credit Unions**  
**December 31, 2001**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	KEESLER	54	BILOXI	MS	1947	668,707,478
54	NEVADA	57	LAS VEGAS	NV	1950	649,389,730
55	AFFINITY PLUS	58	ST. PAUL	MN	1934	647,274,928
56	DM	66	TUCSON	AZ	1955	623,420,367
57	NASSAU EDUCATORS	63	VALLEY STREAM	NY	1938	621,127,060
58	OPERATING ENGINEERS LOCAL UNION #3	59	DUBLIN	CA	1963	603,475,847
59	CENTRAL FLORIDA EDUCATORS	67	ORLANDO	FL	1937	601,200,049
60	US AIRWAYS	61	MOON TOWNSHIP	PA	1953	593,146,948
61	ROBINS	65	WARNER ROBINS	GA	1954	588,867,756
62	CHEVRON	75	OAKLAND	CA	1935	586,712,538
63	ANDREWS	60	SUITLAND	MD	1948	584,739,034
64	ORNL	62	OAK RIDGE	TN	1948	580,362,927
65	XEROX	71	EL SEGUNDO	CA	1964	571,409,294
66	GREYLOCK	74	PITTSFIELD	MA	1935	559,989,569
67	MCDONNELL DOUGLAS WEST	64	HUNTINGTON BEAC	CA	1935	556,732,333
68	STATE DEPARTMENT	76	ALEXANDRIA	VA	1935	552,038,938
69	HAWAII STATE	77	HONOLULU	HI	1936	547,376,720
70	TYNDALL	68	PANAMA CITY	FL	1956	546,911,232
71	NEW MEXICO EDUCATORS	69	ALBUQUERQUE	NM	1936	544,821,559
72	F & A	79	LOS ANGELES	CA	1936	529,371,096
73	MAX	72	MONTGOMERY	AL	1955	520,598,047
74	USA	80	TROY	MI	1964	504,885,532
75	ELI LILLY	78	INDIANAPOLIS	IN	1976	498,406,687
76	USALLIANCE	70	RYE.	NY	1966	495,282,160
77	UNIVERSITY	83	AUSTIN	TX	1936	491,692,748
78	NASA	86	BOWIE	MD	1949	491,070,720
79	PEN AIR	96	PENSACOLA	FL	1936	489,457,888
80	IBM SOUTHEAST EMPLOYEES	84	BOCA RATON	FL	1969	485,059,158
81	GENERAL ELECTRIC EVENDALE EMPLOYE	81	CINCINNATI	OH	1954	484,304,483
82	U OF C	102	BOULDER	CO	1952	480,678,969
83	CAL TECH EMPLOYEES	98	LA CANADA FLINT	CA	1950	477,127,720
84	FIBRE	90	LONGVIEW	WA	1937	476,208,175
85	HAWAIIUSA	88	HONOLULU	HI	1936	471,439,594
86	APPLE	104	FAIRFAX	VA	1956	470,350,003
87	UNITED SERVICES OF AMERICA	100	SAN DIEGO	CA	1953	467,548,842
88	MIDFLORIDA	89	LAKELAND,	FL	1978	464,532,572
89	LOCKHEED GEORGIA EMPLOYEES	92	MARIETTA	GA	1951	464,418,657
90	ADVANCIAL	91	DALLAS	TX	1937	459,224,525
91	HIWAY	103	ST. PAUL	MN	1934	456,602,761
92	LOS ANGELES POLICE	105	VAN NUYS	CA	1959	449,672,594
93	AMERICA'S FIRST	93	BIRMINGHAM	AL	1936	448,516,967
94	TRW SYSTEMS	94	MANHATTAN BEACH	CA	1963	447,918,813
95	CORNING	87	CORNING	NY	1936	447,723,554
96	E.D.S. EMPLOYEES	107	PLANO	TX	1974	447,359,017
97	FARMERS INSURANCE GROUP	99	LOS ANGELES	CA	1936	446,568,880
98	KITSAP COMMUNITY	95	BREMERTON	WA	1934	443,616,273
99	SOUTH FLORIDA EDUCATIONAL	97	MIAMI	FL	1935	442,477,266
100	ABERDEEN PROVING GROUND	101	ABERDEEN	MD	1938	430,425,954

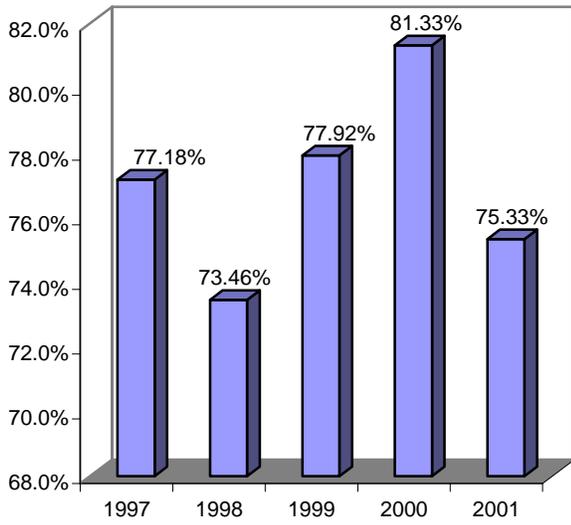
**FEDERALLY INSURED  
STATE CHARTERED  
CREDIT UNIONS**

## Federally Insured State Credit Unions 5 Year Trends

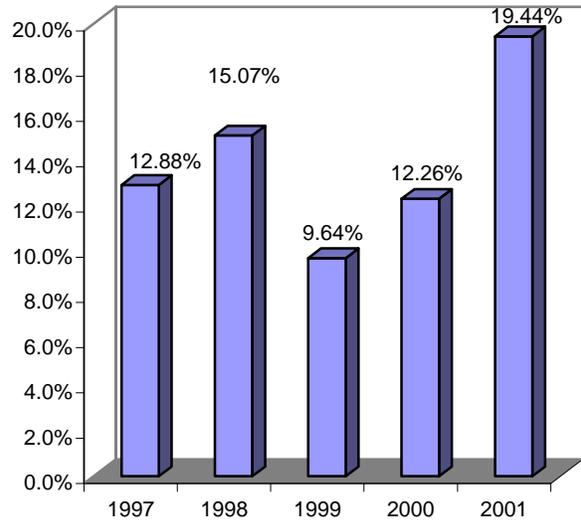


## Federally Insured State Credit Unions 5 Year Trends

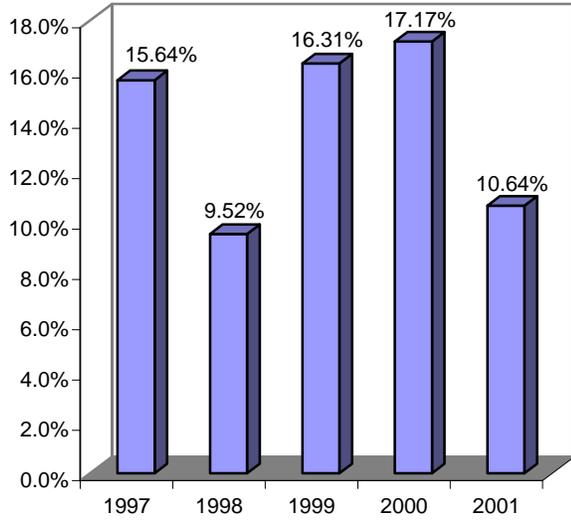
**Loan to Share Ratio as of December 31**



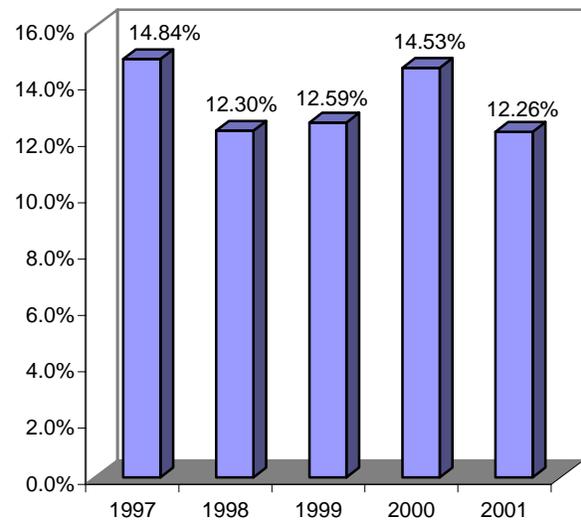
**Share Growth Annually as of December 31**



**Loan Growth Annually as of December 31**

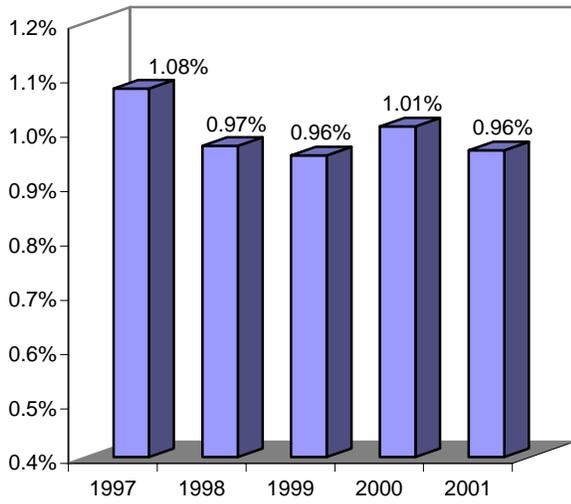


**Net Worth Growth Annually as of December 31**

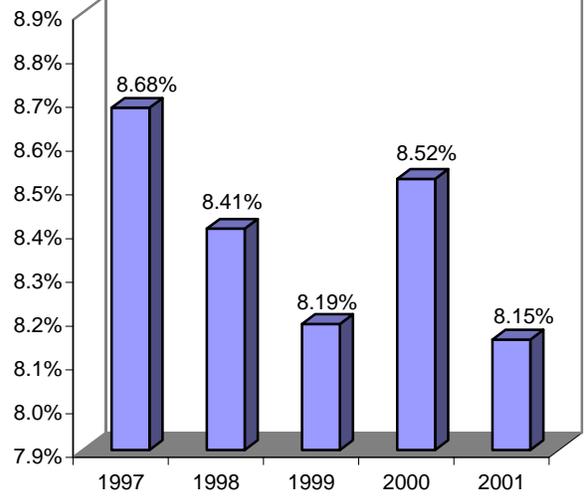


## Federally Insured State Credit Unions 5 Year Trends

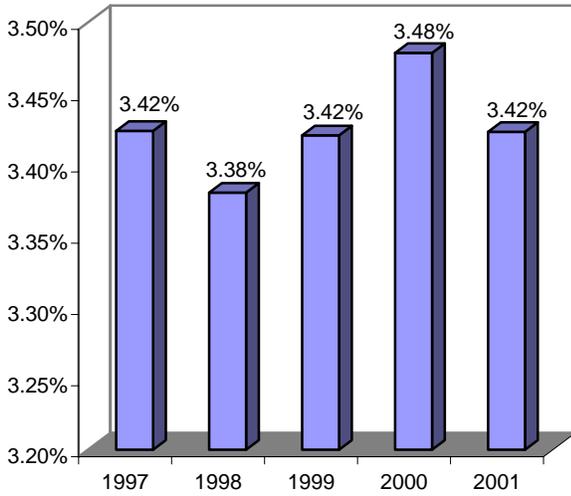
**Return on Average Assets as of December 31**



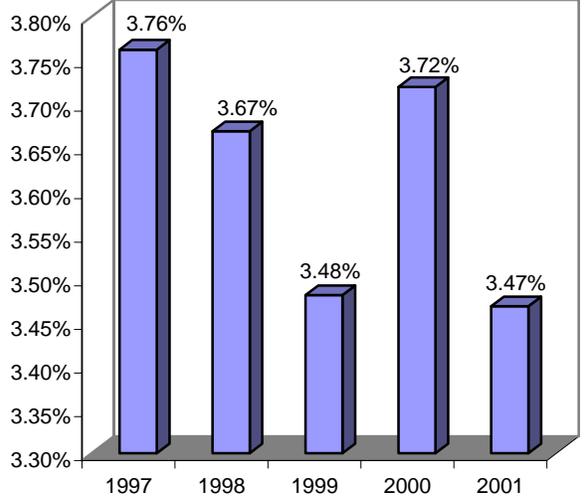
**Gross Income to Average Assets  
as of December 31**



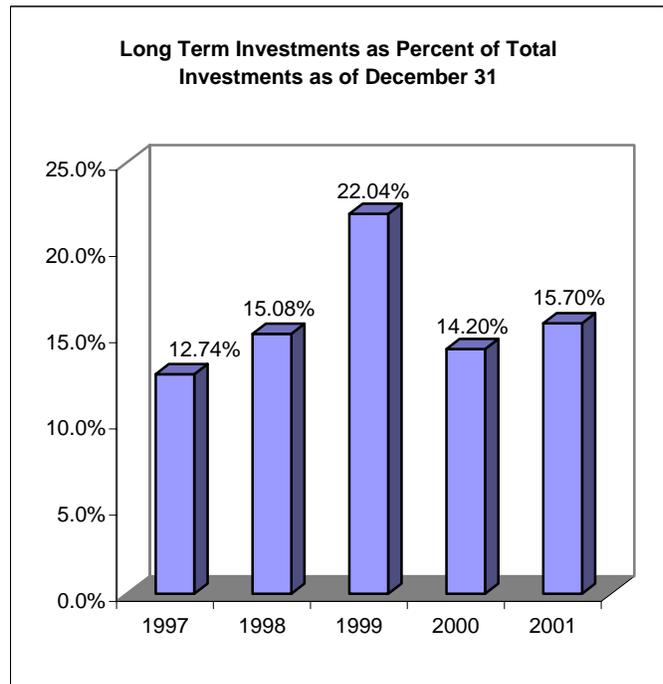
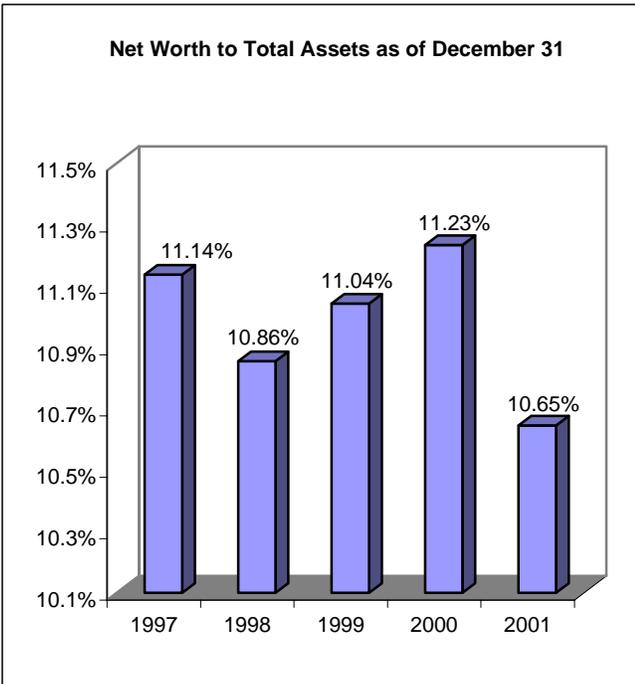
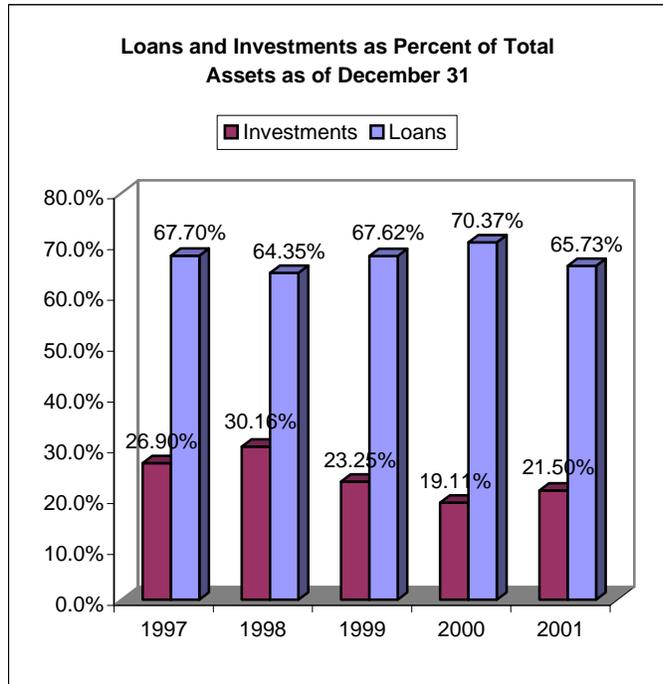
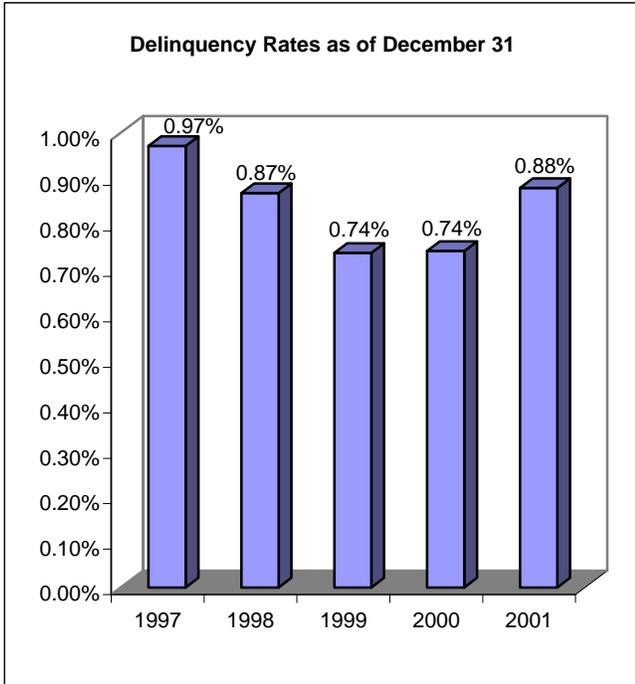
**Operating Expenses to Average Assets  
as of December 31**



**Cost of Funds to Average Assets  
as of December 31**



## Federally Insured State Credit Unions 5 Year Trends



(Investments greater than 3 years)

**TABLE 1**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	4,065	3,980	2.1-	3,866	2.9-
<b>Cash &amp; Equivalents</b>	10,215	14,070	37.7	22,014	56.5
<b>TOTAL INVESTMENTS</b>	40,353	37,334	7.5-	49,750	33.3
U.S. Government Obligations	2,539	1,907	24.9-	1,147	39.8-
Federal Agency Securities	17,441	18,457	5.8	25,084	35.9
Mutual Fund & Common Trusts	997	955	4.2-	1,377	44.3
MCSD and PIC at Corporate CU	917	999	8.9	1,122	12.3
All Other Corporate Credit Union	9,704	6,659	31.4-	9,161	37.6
Commercial Banks, S&Ls	5,437	4,390	19.3-	6,979	59.0
Credit Unions -Loans to, Deposits in	303	432	42.6	659	52.8
Other Investments	3,016	3,537	17.3	4,219	19.3
<b>TOTAL LOANS OUTSTANDING</b>	117,339	137,485	17.2	152,112	10.6
Unsecured Credit Card Loans	8,159	9,172	12.4	9,376	2.2
All Other Unsecured Loans	8,460	8,899	5.2	8,652	2.8-
New Vehicle Loans	21,524	26,214	21.8	27,114	3.4
Used Vehicle Loans	25,132	28,968	15.3	32,935	13.7
First Mortgage Real Estate Loans	32,395	37,421	15.5	45,331	21.1
Other Real Estate Loans	13,662	17,750	29.9	19,114	7.7
Leases Receivable	541	754	39.3	909	20.6
All Other Loans to Members	6,859	7,465	8.8	7,705	3.2
Other Loans	608	842	38.6	976	15.9
Allowance For Loan Losses	1,090	1,218	11.8	1,328	9.0
Other Real Estate Owned	33	49	47.1	44	10.7-
Land and Building	2,716	3,062	12.8	3,492	14.0
Other Fixed Assets	851	951	11.8	1,070	12.6
NCUSIF Capitalization Deposit	1,352	1,545	14.3	1,771	14.7
Other Assets	1,758	2,086	18.7	2,508	20.2
<b>TOTAL ASSETS</b>	173,526	195,363	12.6	231,432	18.5
<b>LIABILITIES</b>					
Total Borrowings	2,160	2,065	4.4-	2,367	14.6
Accrued Dividends/Interest Payable	296	357	20.6	311	12.8-
Acct Payable and Other Liabilities	1,544	1,938	25.6	1,983	2.3
Uninsured Secondary Capital	1	2	60.0	3	21.6
<b>TOTAL LIABILITIES</b>	4,001	4,362	9.0	4,663	6.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	150,587	169,053	12.3	201,923	19.4
Share Drafts	18,700	22,357	19.6	24,723	10.6
Regular Shares	56,397	57,939	2.7	67,641	16.7
Money Market Shares	20,874	23,352	11.9	33,323	42.7
Share Certificates/CDs	37,572	46,845	24.7	55,261	18.0
IRA/Keogh Accounts	14,632	15,867	8.4	18,030	13.6
All Other Shares and Member Deposits	2,010	2,030	1.0	2,350	15.8
Non-Member Deposits	403	662	64.2	595	10.1-
Regular Reserves	6,026	6,926	14.9	7,648	10.4
APPR. For Non-Conf. Invest.	22	26	19.7	26	0.7-
Accum. Unrealized G/L on A-F-S	-223	-2	99.3	207	13,456.6
Other Reserves	1,924	2,167	12.7	2,388	10.2
Undivided Earnings	11,189	12,830	14.7	14,577	13.6
<b>TOTAL EQUITY</b>	18,938	21,948	15.9	24,846	13.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	173,526	195,363	12.6	231,432	18.5

\* Amount Less than + or - 1 Million

**TABLE 2**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	4,065	3,980	2.1-	3,866	2.9-
<b>INTEREST INCOME</b>					
Interest on Loans	9,256	11,028	19.1	12,126	10.0
(Less) Interest Refund	13	13	0.8	13	2.8
Income from Investments	2,751	2,883	4.8	3,004	4.2
Trading Profits and Losses	-3	0*	111.6	30	9,144.7
<b>TOTAL INTEREST INCOME</b>	<b>11,992</b>	<b>13,899</b>	<b>15.9</b>	<b>15,147</b>	<b>9.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	4,361	5,256	20.5	5,535	5.3
Interest on Deposits	1,324	1,457	10.1	1,747	19.9
Interest on Borrowed Money	65	147	127.6	119	19.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>5,749</b>	<b>6,860</b>	<b>19.3</b>	<b>7,401</b>	<b>7.9</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>569</b>	<b>608</b>	<b>6.8</b>	<b>754</b>	<b>24.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>5,673</b>	<b>6,431</b>	<b>13.4</b>	<b>6,992</b>	<b>8.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1,116	1,292	15.7	1,612	24.7
Other Operating Income	415	523	26.0	638	21.9
Gain (Loss) on Investments	-2	-13	685.0-	39	395.6
Gain (Loss) on Disp of Fixed Assets	4	22	437.9	43	96.2
Other Non-Oper Income (Expense)	19	20	4.5	39	93.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,553</b>	<b>1,844</b>	<b>18.7</b>	<b>2,371</b>	<b>28.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2,730	3,132	14.7	3,583	14.4
Travel and Conference Expense	91	103	13.3	109	5.8
Office Occupancy Expense	385	439	14.1	505	15.1
Office Operations Expense	1,267	1,421	12.1	1,615	13.6
Educational & Promotional Expense	196	228	16.1	262	15.0
Loan Servicing Expense	277	320	15.3	362	13.2
Professional and Outside Services	404	464	14.8	525	13.2
Member Insurance	68	64	6.1-	63	1.2-
Operating Fees	35	37	5.8	39	4.5
Miscellaneous Operating Expenses	195	207	6.4	241	16.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>5,649</b>	<b>6,416</b>	<b>13.6</b>	<b>7,305</b>	<b>13.9</b>
<b>NET INCOME</b>	<b>1,577</b>	<b>1,859</b>	<b>17.9</b>	<b>2,058</b>	<b>10.7</b>
Transfer to Regular Reserve 1/	489	688	40.8	588	14.5-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000

**TABLE 3  
SUPPLEMENTAL LOAN DATA  
Federally Insured State Credit Unions  
December 31, 2001**

Number of Credit Unions on this Report: 3,866

**NUMBER OF LOANS BY TYPE**

Unsecured Credit Cards	5,765,594
Other Unsecured Loans	4,047,328
New Vehicle	2,028,873
Used Vehicle	3,821,286
1st Mortgage	559,063
Other Real Estate	851,282
Leases Receivable	42,310
All Other Member Loans	1,182,312
All Other Loans	53,021
Total Number of Loans	18,351,069

**DELINQUENT LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	157,701
Amount of Loans Delinquent 2-6 months	992,701,066
Number of Loans Delinquent 6-12 months	46,786
Amount of Loans Delinquent 6-12 months	259,750,260
Number of Loans Delinquent 12 months or more	14,652
Amount of Loans Delinquent 12 months or more	84,220,847
Total Number of Delinquent Loans	219,139
Total Amount of Delinquent Loans	1,336,672,173

**DELINQUENT CREDIT CARD LOANS OUTSTANDING**

Number of Loans Delinquent 2-6 months	43,174
Amount of Loans Delinquent 2-6 months	111,588,495
Number of Loans Delinquent 6-12 months	10,423
Amount of Loans Delinquent 6-12 months	29,001,017
Number of Loans Delinquent 12 months or more	1,635
Amount of Loans Delinquent 12 months or more	4,607,921
Total Number of Delinquent Loans	55,232
Total Amount of Delinquent Loans	145,197,433

**OTHER GENERAL LOAN INFORMATION**

Total Loans Charged Off Year-to-Date	801,789,963
Total Recoveries on Charge-Offs	123,961,689
Total Credit Card Loans Charged Off YTD	191,233,437
Total Credit Card Recoveries YTD	18,457,913
Total Number of Loans Purchased	11,940
Total Amount of Loans Purchased	400,739,002
Number of Loans to CU Officials	55,961
Amount of Loans to CU Officials	967,399,197
Total Number of Loans Granted Y-T-D	9,725,933
Total Amount of Loans Granted Y-T-D	88,449,675,263

**REAL ESTATE LOANS OUTSTANDING**

Number of 1st Mortgage Fixed Rate	403,399
Amount of 1st Mortgage Fixed Rate	30,876,495,878
Number of 1st Mortgage Adjustable Rate	155,664
Amount of 1st Mortgage Adjustable Rate	14,454,110,335
Number of Other R.E. Closed-End Fixed Rate	390,998
Amount of Other R.E. Closed-End Fixed Rate	8,929,191,978
Number of Other R.E. Closed-End Adj. Rate	24,990
Amount of Other R.E. Closed-End Adj. Rate	694,942,803
Number of Other R.E. Open-End Adj. Rate	415,043
Amount of Other R.E. Open-End Adj. Rate	8,881,279,448
Number of Other R.E. Not Included Above	20,250
Amount of Other R.E. Not Included Above	608,807,867

**REAL ESTATE LOANS GRANTED YEAR-TO-DATE**

Number of 1st Mortgage Fixed Rate	173,381
Amount of 1st Mortgage Fixed Rate	17,997,642,663
Number of 1st Mortgage Adjustable Rate	45,559
Amount of 1st Mortgage Adjustable Rate	5,647,925,279
Number of Other R.E. Closed-End Fixed Rate	159,944
Amount of Other R.E. Closed-End Fixed Rate	4,706,279,672
Number of Other R.E. Closed-End Adj. Rate	11,367
Amount of Other R.E. Closed-End Adj. Rate	277,672,150
Number of Other R.E. Open-End Adj. Rate	253,290
Amount of Other R.E. Open-End Adj. Rate	4,252,821,494
Number of Other R.E. Not Included Above	9,100
Number of Other R.E. Not Included Above	415,677,319

**TABLE 3 CONTINUED**  
**SUPPLEMENTAL LOAN DATA**  
**Federally Insured State Credit Unions**  
**December 31, 2001**

Number of Credit Unions on this Report: 3,866

**DELINQUENT REAL ESTATE LOANS OUTSTANDING**

1st Mortgage Fixed Rate, 1-2 months	203,134,307
1st Mortgage Fixed Rate, 2-6 months	57,196,658
1st Mortgage Fixed Rate, 6-12 months	16,780,037
1st Mortgage Fixed Rate, 12 months or more	7,856,369
1st Mortgage Adjustable Rate, 1-2 months	118,047,876
1st Mortgage Adjustable Rate, 2-6 months	50,108,976
1st Mortgage Adjustable Rate, 6-12 months	10,431,012
1st Mortgage Adjustable Rate 12, months or more	3,295,693
Other Real Estate Fixed Rate, 1-2 months	44,745,978
Other Real Estate Fixed Rate, 2-6 months	23,662,874
Other Real Estate Fixed Rate, 6-12 months	5,279,112
Other Real Estate Fixed Rate, 12 months or more	4,039,618
Other Real Estate Adjustable Rate, 1-2 months	43,875,366
Other Real Estate Adjustable Rate, 2-6 months	15,533,919
Other Real Estate Adjustable Rate, 6-12 months	4,294,470
Other Real Estate Adjustable Rate 12, months or more	2,450,954

**OTHER REAL ESTATE LOAN INFORMATION**

1st Mortgage Loans Charged Off Y-T-D	5,276,774
1st Mortgage Loans Recovered Y-T-D	1,006,816
Other Real Estate Loans Charged Off Y-T-D	9,100,443
Other Real Estate Loans Recovered Y-T-D	917,946
Allowance for Real Estate Loan Losses	130,535,735
Amount of R.E. Loans Serving as Collateral for Member Business Loans	2,122,865,975
Amount of All First Mortgages Sold Y-T-D	8,072,456,591
Short-term Real Estate Loans (< 5 years)	27,993,736,617

**MEMBER BUSINESS LOANS (MBL) OUTSTANDING**

Number of Agricultural MBL	10,459
Amount of Agricultural MBL	366,628,650
Number of All Other MBL	31,449
Amount of All Other MBL	3,355,066,747

**MEMBER BUSINESS LOANS GRANTED Y-T-D**

Number of Agricultural MBL	7,548
Amount of Agricultural MBL	218,864,308
Number of All Other MBL	14,249
Amount of All Other MBL	1,770,503,951

**DELINQUENT MEMBER BUSINESS LOANS**

Agricultural, 1-2 months	6,634,512
Agricultural, 2-6 months	2,901,791
Agricultural, 6-12 months	3,575,656
Agricultural, 12 months or more	1,209,802
All Other MBL, 1-2 months	59,670,916
All Other MBL, 2-6 months	37,800,218
All Other MBL, 6-12 months	7,136,429
All Other MBL, 12 months or more	4,888,548

**OTHER MEMBER BUSINESS LOAN INFORMATION**

Agricultural MBL Charged Off Y-T-D	1,683,346
Agricultural MBL Recovered Y-T-D	50,988
All Other MBL Charged of Y-T-D	2,222,993
All Other MBL Recovered Y-T-D	189,913
Allowance for MBL Losses	39,233,539
Concentration of Credit for MBL	293,336,763
Construction or Development MBL	123,579,131

**TABLE 4**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured State Credit Unions**  
**December 31, 2001**

Number of Credit Unions on this Report: 3,866

**NUMBER OF SAVINGS ACCOUNTS BY TYPE**

Share Draft Accounts	14,745,276
Regular Share Accounts	37,388,335
Money Market Share Accounts	1,947,464
Share Certificate Accounts	3,860,945
IRA/Keogh & Retirement Accounts	1,773,642
Other Shares and Deposit	1,604,552
Non-Member Deposits	11,412
Total Number of Savings Accounts	61,331,626

**OFF-BALANCE SHEET ITEMS**

Unused Commitments of:	
Commercial Real Estate, Construction, Land Development	136,399,062
Other Unused Member Business Loan Commitments	147,978,944
Revolving Open-End Lines Secured by Residential Properties	7,591,926,854
Credit Card Lines	22,301,591,838
Outstanding Letters of Credit	81,447,294
Unsecured Share Draft Lines of Credit	3,545,883,409
Other Unused Commitments	2,867,427,639
Amount of Loans Sold/Swapped with Recourse Y-T-D	721,605,491
Outstanding Principal Balance of Loans Sold/Swapped with Recourse	577,710,928
Pending Bond Claims	14,099,014

**NUMBER OF CUS DESCRIBING MOST RECENT AUDIT AS:**

Supervisory Committee	1,030	League Audit Service	404
CPA Audit Without Opinion	726	Outside Accountant	339
CPA Opinion Audit	1,367		

**INVESTMENT INFORMATION**

Fair Value of Held to Maturity Investments	11,675,230,705
Repurchase Agreements	146,514,735
Reverse Repurchase Agreements Invested	46,006,789
Non-Mortgage Backed Derivatives	345,114,497
Mortgage Pass-through Securities	4,490,397,560
CMO/REMIC	3,743,803,981

**TABLE 4 CONTINUED**  
**SUPPLEMENTAL DATA-MISCELLANEOUS**  
**Federally Insured State Credit Unions**  
**December 31, 2001**

Number of Credit Unions on this Report: 3,866

**INFORMATION SYSTEMS & TECHNOLOGY**

**Number Of Cus Describing Record Maintenance As:**

Manual System	105	CU Developed In-House	195
Vendor Supplied In-House	2,455	Other	58
Vendor On-Line Service Bur.	1,053		

**Number Of Cus Reporting That Members Access/  
Perform Electronic Financial Services Via:**

WWW/Browser Based	1,274	Automatic Teller Machine	2,060
Wireless	96	Kiosk	123
Home Banking/PC Based	848	Other	93
Auto Response/Phone Based	1,850		

**Number Of Cus Reporting Offering Financial Services Electronically:**

Member Application	737	View Account History	1,361
New Loan	1,009	Merchandise Purchase	278
Account Balance Inquiry	1,926	Share Account Transfers	1,886
Share Draft Order	1,351	Bill Payment	665
New Share Account	349	Download Account History	2,236
Loan Payments	1,591	Electronic Cash	1,102
Number of CUs Reporting E-Mail Addresses			6,392
Number of CUs Reporting WWW Sites			4,375

**Number Of Cus Reporting WWW Type As:**

Informational	655	Transactional	958
Interactive	244		

**Number Of Cus Members Reported using Transactional WWW** 4,161,428

**Number Of Cus Reporting Plans For a WWW**

Informational	393	Transactional	109
Interactive	84		

**OTHER INFORMATION**

Amount of Promissory Notes Issued to Non-members	257,192,904
Number Members Filing Chapter 7 Bankruptcy Y-T-D	81,673
Number Members Filing Chapter 13 Bankruptcy Y-T-D	26,177
Amount of Loans Subject to Bankruptcies	544,241,606
Number of Current Members	35,559,976
Number of Potential Members	282,094,254
Number of Full Time Employees	80,373
Number of Part Time Employees	15,944

**CREDIT UNION SERVICE ORGANIZATION (CUSO) INFORMATION**

Number of CUSOS 1/	1,488		
Amount Invested in CUSOS	161,546,668		
Amount Loaned to CUSOS	67,373,832		
Credit Union Portion of Net Income(Loss) Resulting From CUSO	4,018,983		
Number of CUSOS Wholly Owned	265		
Predominant Service of CUSO:			
Mortgage Processing	100	Credit Cards	127
EDP Processing	115	Trust Services	4
Shared Branching	348	Item Processing	187
Insurance Services	82	Tax Preparation	0
Investment Services	153	Travel	0
Auto Buying, Leasing, Indirect Lending	92	Other	278

1 This figure represents the number of CUSO Schedules completed by all credit unions. Since more than one credit union may have a loan to or investment in a given CUSO, this figure does not represent the total number of unique CUSOs.

**TABLE 5**  
**SUPPLEMENTAL DATA**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**DISTRIBUTION OF BORROWINGS, SAVINGS AND INVESTMENTS**  
**BY REMAINING MATURITY OR EARLIEST REPRICING INTERVAL**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

Number of Credit Unions on this Report: 3,866

<b>BORROWINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Promissory/Other Notes and Interest Payable	197	515	627	1,205	2,347
Reverse Repurchase Agreements	2	0	20	0	20
Subordinated CDCU Debt	3	0	0*	0*	0*
Uninsured Secondary Capital	13	N/A	0*	2	3
<b>TOTAL BORROWINGS</b>	<b>210</b>	<b>515</b>	<b>647</b>	<b>1,207</b>	<b>2,369</b>

<b>SAVINGS</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 Yrs</b>	<b>Total</b>
Share Drafts	2,627	24,723	N/A	N/A	24,723
Regular Shares	3,862	67,641	N/A	N/A	67,641
Money Market Shares	1,363	33,323	N/A	N/A	33,323
Share Certificates/CDS	2,761	41,210	11,885	2,167	55,261
IRA/KEOGH, Retirements	2,372	12,809	3,561	1,660	18,030
All Other Shares/Deposits	1,547	2,081	16	253	2,350
Non-Members Deposits	288	522	64	10	595
<b>TOTAL SAVINGS</b>	<b>3,866</b>	<b>182,309</b>	<b>15,525</b>	<b>4,090</b>	<b>201,923</b>

<b>INVESTMENTS CLASSIFIED BY SFAS 115:</b>	<b>NO. of CU Reporting</b>	<b>Amount &lt; 1 Yr</b>	<b>Amount 1 to 3 Yrs</b>	<b>Amount &gt; 3 to 10 Yrs</b>	<b>Amount &gt; 10 Yrs</b>	<b>Total</b>
Held to Maturity	994	2,882	5,295	3,146	205	11,529
Available for Sale	1,058	5,513	8,436	5,276	620	19,845
Trading	11	40	0*	1	7	49
Non-SFAS 115 Investments	3,863	30,141	6,113	1,481	142	37,877
<b>TOTAL INVESTMENTS</b>	<b>3,864</b>	<b>38,575</b>	<b>19,846</b>	<b>9,904</b>	<b>975</b>	<b>69,299</b>

\* Amount Less than + or - 1 Million

\* Amount Less than + or - 1 Million

**TABLE 6**  
**Federally Insured State Credit Unions**  
**INTEREST RATES BY TYPE OF LOAN**  
**December 31, 2001**

Interest Rate Category	Unsecured Credit Cards		All Other Unsecured		New Vehicle	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	0	\$0	0	\$0	9	\$218,321,792
5.0% To 6.0% .....	1	\$290,727	2	\$1,852,267	318	\$5,529,815,618
6.0% To 7.0% .....	4	\$56,849,562	3	\$2,587,505	1,209	\$12,422,697,318
7.0% To 8.0% .....	9	\$76,951,398	12	\$7,543,905	1,378	\$6,444,588,418
8.0% To 9.0% .....	19	\$189,170,582	60	\$205,774,121	562	\$1,616,723,391
9.0% To 10.0% .....	176	\$1,549,793,381	157	\$731,889,248	134	\$705,763,335
10.0% To 11.0% .....	184	\$804,014,608	247	\$902,179,441	38	\$101,872,310
11.0% To 12.0% .....	366	\$2,151,298,119	355	\$994,193,330	6	\$49,674,483
12.0% To 13.0% .....	613	\$2,489,620,708	876	\$2,237,298,626	18	\$2,273,951
13.0% To 14.0% .....	398	\$1,168,416,528	628	\$1,519,925,227	1	\$2,743,250
14.0% To 15.0% .....	178	\$626,777,071	540	\$948,731,665	1	\$254,809
15.0% To 16.0% .....	51	\$122,417,975	492	\$666,991,094	2	\$176,618
16.0% Or More .....	32	\$139,784,662	341	\$431,827,995	2	\$3,293,373
Not Reporting Or Zero ..	1,835	\$136,694	153	\$1,225,599	188	\$15,712,198
Total	3,866	\$9,375,522,015	3,866	\$8,652,020,023	3,866	\$27,113,910,864
Average Rate	12.5%		13.2%		7.2%	

Interest Rate Category	Used Vehicle		1st Mortgage		Other Real Estate	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	3	\$91,603,427	7	\$285,432,290	56	\$899,725,422
5.0% To 6.0% .....	116	\$3,925,696,844	41	\$5,224,567,322	149	\$2,145,760,965
6.0% To 7.0% .....	513	\$9,397,666,925	589	\$18,734,182,823	436	\$4,557,036,279
7.0% To 8.0% .....	981	\$10,999,579,787	893	\$19,725,082,530	749	\$6,965,483,014
8.0% To 9.0% .....	990	\$5,030,742,123	298	\$1,030,167,613	633	\$3,664,554,409
9.0% To 10.0% .....	582	\$2,409,959,252	98	\$205,223,327	220	\$696,706,326
10.0% To 11.0% .....	280	\$486,153,155	64	\$102,235,574	77	\$69,002,196
11.0% To 12.0% .....	88	\$312,069,690	14	\$3,234,302	17	\$4,281,368
12.0% To 13.0% .....	120	\$112,211,946	21	\$1,201,191	16	\$2,850,030
13.0% To 14.0% .....	17	\$36,425,084	1	\$36,684	2	\$5,552,045
14.0% To 15.0% .....	9	\$6,568,929	1	\$1,422,795	2	\$260,111
15.0% To 16.0% .....	20	\$48,785,261	1	\$68,474	1	\$74,493
16.0% Or More .....	3	\$43,437,045	1	\$2,611	0	\$0
Not Reporting Or Zero ..	144	\$34,543,079	1,837	\$17,748,677	1,508	\$102,935,438
Total	3,866	\$32,935,442,547	3,866	\$45,330,606,213	3,866	\$19,114,222,096
Average Rate	8.4%		7.4%		7.6%	

Interest Rate Category	Leases Receivable		Other Member Loans		Other Loans	
	Number	Amount	Number	Amount	Number	Amount
.01% To 5.0% .....	2	\$713,585	69	\$112,183,065	1	\$294,893
5.0% To 6.0% .....	18	\$57,972,787	209	\$297,945,352	23	\$87,345,319
6.0% To 7.0% .....	70	\$338,655,317	420	\$561,319,928	46	\$136,753,715
7.0% To 8.0% .....	123	\$124,407,783	511	\$1,641,952,771	80	\$360,168,903
8.0% To 9.0% .....	82	\$285,409,186	639	\$1,562,186,055	81	\$140,762,926
9.0% To 10.0% .....	19	\$6,469,664	506	\$1,198,034,636	48	\$35,772,723
10.0% To 11.0% .....	5	\$3,644,543	379	\$983,805,197	34	\$27,843,507
11.0% To 12.0% .....	2	\$535,860	160	\$319,272,983	9	\$4,054,032
12.0% To 13.0% .....	3	\$492,748	281	\$453,842,425	27	\$23,860,339
13.0% To 14.0% .....	1	\$392,765	86	\$156,938,199	7	\$1,594,941
14.0% To 15.0% .....	0	\$0	70	\$227,939,141	5	\$1,657,954
15.0% To 16.0% .....	0	\$0	77	\$63,268,922	6	\$5,948,133
16.0% Or More .....	0	\$0	30	\$55,525,364	1	\$21,520
Not Reporting Or Zero ..	3,541	\$90,451,421	429	\$71,095,336	3,498	\$149,599,972
Total	3,866	\$909,145,659	3,866	\$7,705,309,374	3,866	\$975,678,877
Average Rate	7.6%		8.9%		8.6%	

**TABLE 7**  
**Federally Insured State Credit Unions**  
**DIVIDEND RATES BY TYPE OF SAVINGS ACCOUNT**  
**December 31, 2001**

Dividend Rate Category	Share Drafts		Regular Shares		Money Market Shares	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	398	\$7,487,967,394	74	\$1,013,031,666	0	\$0
1.0% To 2.0% .....	925	\$10,232,431,058	1,208	\$23,735,043,836	296	\$5,882,960,996
2.0% To 3.0% .....	204	\$2,096,588,322	1,654	\$28,176,802,590	847	\$20,747,642,323
3.0% To 4.0% .....	16	\$100,358,958	597	\$8,670,540,002	200	\$6,448,976,813
4.0% To 5.0% .....	2	\$3,779,975	219	\$5,284,137,316	15	\$239,467,915
5.0% To 6.0% .....	1	\$93,203	63	\$377,610,088	3	\$865,521
6.0% To 7.0% .....	0	\$0	19	\$134,030,092	0	\$0
7.0% Or More .....	2	\$26,939,292	13	\$39,238,689	0	\$0
Not Reporting Or Zero ..	2,318	\$4,774,408,229	19	\$210,725,924	2,505	\$3,143,760
Total	3,866	\$24,722,566,431	3,866	\$67,641,160,203	3,866	\$33,323,057,328
Average Rate	1.2%		2.3%		2.4%	

Dividend Rate Category	Certificates (1 Year)		IRA/KEOGH		Non-Member-Deposits	
	Number	Amount	Number	Amount	Number	Amount
.01% To 1.0% .....	0	\$0	0	\$0	0	\$0
1.0% To 2.0% .....	79	\$1,120,606,714	160	\$1,402,503,975	18	\$60,088,734
2.0% To 3.0% .....	1,394	\$30,534,160,869	851	\$6,764,030,577	58	\$175,716,313
3.0% To 4.0% .....	998	\$20,319,776,132	870	\$6,752,354,562	62	\$132,403,895
4.0% To 5.0% .....	167	\$2,127,279,591	362	\$2,367,965,684	39	\$96,888,671
5.0% To 6.0% .....	69	\$997,350,519	104	\$434,223,851	34	\$41,323,522
6.0% To 7.0% .....	12	\$96,486,051	18	\$302,706,152	35	\$48,601,355
7.0% Or More .....	5	\$3,794,296	3	\$5,356,297	17	\$25,215,750
Not Reporting Or Zero ..	1,142	\$61,419,488	1,498	\$1,290,301	3,603	\$14,688,348
Total	3,866	\$55,260,873,660	3,866	\$18,030,431,399	3,866	\$594,926,588
Average Rate	3.0%		3.1%		4.1%	

**TABLE 8**  
**Selected Aggregate Ratios and Averages by Assets Size**  
**Federally Insured State Credit Unions**  
**December 31, 2001**

	Total	Less Than \$2,000,000	\$2,000,000- \$10,000,000	\$10,000,000- \$50,000,000	Greater Than \$50,000,000
<b>CAPITAL ADEQUACY:</b>					
NetWorth to Total Assets	10.65	16.34	13.59	11.97	10.33
Delinquent Loans to NetWorth	5.43	14.06	8.35	6.55	5.06
Solvency Evaluation (Est.)	112.29	119.70	115.90	113.74	111.94
Classified Assets (Est.) to NetWorth	5.50	9.17	5.70	5.41	5.49
<b>ASSET QUALITY:</b>					
Delinquent Loans to Total Loans	0.88	3.86	1.87	1.25	0.79
Net Charge-Offs to Average Loans	0.47	0.69	0.52	0.46	0.47
Fair Value H-T-M to Book Value H-T-M	101.27	102.71	113.52	100.97	101.18
Accum. Unreal. G/L on A-F-S to Cost of A-F-S	1.06	0.52	-0.34	0.93	1.07
Delinquent Loans to Assets	0.58	2.30	1.14	0.78	0.52
<b>EARNINGS:</b>					
Return on Average Assets	0.96	0.29	0.59	0.65	1.03
Gross Income to Average Assets	8.15	7.08	7.50	7.87	8.22
Cost of Funds to Average Assets	3.47	2.53	2.92	3.05	3.56
Net Margin to Average Assets	4.68	4.55	4.58	4.82	4.67
Operating Expenses to Average Assets	3.42	3.94	3.67	3.84	3.35
Provision for Loan & Lease Losses to Average Assets	0.35	0.51	0.35	0.34	0.35
Net Interest Margin to Average Assets	3.62	4.24	3.98	3.92	3.57
Operating Expenses to Gross Income	41.99	55.71	48.98	48.76	40.68
Fixed Assets and Oreos to Total Assets	1.99	0.35	1.25	2.19	1.99
Net Operating Expenses to Average Assets	2.67	3.74	3.20	3.15	2.57
<b>ASSET/LIABILITY MANAGEMENT:</b>					
Net Long-Term Assets to Total Assets	23.88	2.79	8.33	16.18	25.60
Regular Shares to Savings and Borrowings	33.12	84.09	63.05	44.37	30.35
Total Loans to Total Savings	75.33	71.82	70.98	71.83	76.00
Total Loans to Total Assets	65.73	59.57	60.66	62.65	66.37
Cash Plus Short-Term Investments to Assets	17.73	37.12	31.09	24.41	16.24
Total Savings and Borrowings to Earning Assets	92.27	83.47	88.38	91.36	92.56
Borrowings to Total Savings and NetWorth	1.03	0.08	0.38	0.11	1.19
Estimated Loan Maturity in Months	22.35	17.01	17.89	21.15	22.82
<b>PRODUCTIVITY:</b>					
Members to Potential Members	12.61	9.41	19.92	12.45	12.39
Borrowers to Members	51.61	29.65	37.78	44.85	54.33
Members to Full-Time Employees	403	262	490	442	392
Average Savings Per Member	5,678	1,776	3,050	4,046	6,272
Average Loan Balance	8,289	4,303	5,730	6,480	8,775
Salary & Benefits to Full-Time Employees	40,556	10,971	32,377	36,851	42,256
<b>AS A PERCENTAGE OF TOTAL GROSS INCOME:</b>					
Interest on Loans (Net of Interest Refunds)	69.63	76.73	73.33	71.00	69.27
Income From Investments	17.27	18.86	18.60	17.58	17.17
Income Form Trading Securities	0.18	0.04	0.00	0.00	0.21
Fee Income	9.26	2.89	6.22	8.70	9.47
Other Operating Income	3.67	1.48	1.85	2.72	3.88
<b>AS A PERCENTAGE OF TOTAL OPERATING EXPENSES:</b>					
Employee Compensation and Benefits	49.05	46.36	50.16	48.18	49.18
Travel and Conference	1.50	1.42	1.38	1.63	1.48
Office Occupancy	6.91	4.66	5.53	6.54	7.05
Office Operations	22.11	18.04	19.30	20.92	22.46
Educational and Promotional	3.59	1.08	1.69	2.72	3.83
Loan Servicing	4.96	1.80	2.87	4.30	5.17
Professional and Outside Services	7.19	6.20	8.29	9.81	6.67
Member Insurance	0.86	9.67	4.48	1.89	0.49
Operating Fees	0.54	2.85	1.67	0.85	0.42
Miscellaneous Operating Expenses	3.30	7.92	4.65	3.15	3.25

**TABLE 9**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	920	858	6.7-	745	13.2-
Cash & Equivalents	103	103	0.3	129	25.3
<b>TOTAL INVESTMENTS</b>	<b>190</b>	<b>146</b>	<b>23.2-</b>	<b>143</b>	<b>2.3-</b>
U.S. Government Obligations	2	2	10.6-	1	28.5-
Federal Agency Securities	1	0*	39.4-	0*	42.5
Mutual Fund & Common Trusts	6	6	2.9	6	6.1-
MCSD and PIC at Corporate CU	10	7	30.5-	6	14.9-
All Other Corporate Credit Union	84	51	39.5-	52	1.5
Commercial Banks, S&Ls	78	70	10.3-	65	8.3-
Credit Unions -Loans to, Deposits in	4	4	2.9	6	49.8
Other Investments	4	5	14.9	7	27.5
<b>TOTAL LOANS OUTSTANDING</b>	<b>513</b>	<b>516</b>	<b>0.5</b>	<b>402</b>	<b>22.1-</b>
Unsecured Credit Card Loans	3	4	36.6	2	41.4-
All Other Unsecured Loans	106	96	9.7-	76	20.9-
New Vehicle Loans	137	148	7.9	109	26.4-
Used Vehicle Loans	193	196	1.6	157	19.9-
First Mortgage Real Estate Loans	7	7	2.6-	5	32.4-
Other Real Estate Loans	8	9	14.1	8	12.6-
Leases Receivable	0*	0*	47.7-	0*	45.8-
All Other Loans to Members	55	52	5.0-	42	19.3-
Other Loans	3	4	7.0	3	23.7-
Allowance For Loan Losses	12	11	2.9-	10	10.0-
Other Real Estate Owned	0*	0	100.0-	0*	0.0
Land and Building	0*	0*	17.1-	0*	13.7-
Other Fixed Assets	2	2	8.3-	2	14.5-
NCUSIF Capitalization Deposit	7	6	1.5-	5	19.8-
Other Assets	4	4	3.1-	3	14.4-
<b>TOTAL ASSETS</b>	<b>808</b>	<b>767</b>	<b>5.1-</b>	<b>674</b>	<b>12.0-</b>
<b>LIABILITIES</b>					
Total Borrowings	2	3	91.7	0*	86.1-
Accrued Dividends/Interest Payable	3	3	7.0	2	26.9-
Acct Payable and Other Liabilities	3	2	7.3-	2	14.4-
Uninsured Secondary Capital	0*	0*	29.8	0*	95.0
<b>TOTAL LIABILITIES</b>	<b>7</b>	<b>9</b>	<b>21.8</b>	<b>5</b>	<b>44.4-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>674</b>	<b>630</b>	<b>6.5-</b>	<b>559</b>	<b>11.2-</b>
Share Drafts	10	10	1.5	7	26.1-
Regular Shares	579	538	7.0-	471	12.5-
Money Market Shares	4	4	0.1-	3	35.2-
Share Certificates/CDs	52	52	1.5	54	3.3
IRA/Keogh Accounts	13	11	13.5-	9	20.1-
All Other Shares and Member Deposits	8	6	23.4-	8	37.6
Non-Member Deposits	8	7	8.6-	7	7.3-
Regular Reserves	44	43	1.5-	38	12.1-
APPR. For Non-Conf. Invest.	0*	0	100.0-	0*	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	189.6-	-0*	390.4-
Other Reserves	7	7	7.1-	6	17.6-
Undivided Earnings	77	79	2.5	67	14.8-
<b>TOTAL EQUITY</b>	<b>128</b>	<b>128</b>	<b>0.5</b>	<b>110</b>	<b>14.1-</b>
<b><u>TOTAL LIABILITIES/EQUITY/SAVINGS</u></b>	<b>808</b>	<b>767</b>	<b>5.1-</b>	<b>674</b>	<b>12.0-</b>

\* Amount Less than + or - 1 Million

**TABLE 10**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	1,304	1,247	4.4-	1,170	6.2-
<b>Cash &amp; Equivalents</b>	<b>686</b>	<b>636</b>	<b>7.3-</b>	<b>1,048</b>	<b>65.0</b>
<b>TOTAL INVESTMENTS</b>	<b>1,595</b>	<b>1,259</b>	<b>21.1-</b>	<b>1,348</b>	<b>7.1</b>
U.S. Government Obligations	56	44	21.5-	26	39.6-
Federal Agency Securities	62	59	3.9-	49	17.6-
Mutual Fund & Common Trusts	25	12	49.6-	21	70.9
MCSD and PIC at Corporate CU	62	58	6.1-	49	16.0-
All Other Corporate Credit Union	632	424	32.8-	406	4.3-
Commercial Banks, S&Ls	671	577	14.0-	701	21.5
Credit Unions -Loans to, Deposits in	26	32	21.0	35	10.1
Other Investments	62	52	16.7-	60	16.1
<b>TOTAL LOANS OUTSTANDING</b>	<b>4,351</b>	<b>4,428</b>	<b>1.8</b>	<b>3,869</b>	<b>12.6-</b>
Unsecured Credit Card Loans	129	127	1.4-	98	22.9-
All Other Unsecured Loans	613	583	4.8-	498	14.7-
New Vehicle Loans	1,211	1,283	5.9	1,058	17.5-
Used Vehicle Loans	1,403	1,453	3.6	1,308	9.9-
First Mortgage Real Estate Loans	288	288	0.3	291	0.9
Other Real Estate Loans	271	280	3.2	265	5.2-
Leases Receivable	7	6	4.5-	5	14.5-
All Other Loans to Members	409	389	5.1-	319	17.9-
Other Loans	20	19	9.4-	26	38.0
Allowance For Loan Losses	54	54	0.4-	49	9.3-
Other Real Estate Owned	1	1	20.1	1	2.7-
Land and Building	56	57	0.8	55	2.7-
Other Fixed Assets	29	27	7.6-	23	12.5-
NCUSIF Capitalization Deposit	55	54	1.2-	48	12.2-
Other Assets	41	41	0.6	34	17.9-
<b>TOTAL ASSETS</b>	<b>6,760</b>	<b>6,449</b>	<b>4.6-</b>	<b>6,377</b>	<b>1.1-</b>
<b>LIABILITIES</b>					
Total Borrowings	15	22	46.2	23	2.0
Accrued Dividends/Interest Payable	17	19	7.3	15	20.5-
Acct Payable and Other Liabilities	25	27	5.7	23	14.7-
Uninsured Secondary Capital	0*	0*	5.0	0*	46.0
<b>TOTAL LIABILITIES</b>	<b>58</b>	<b>68</b>	<b>16.8</b>	<b>61</b>	<b>10.2-</b>
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	<b>5,797</b>	<b>5,455</b>	<b>5.9-</b>	<b>5,450</b>	<b>0.1-</b>
Share Drafts	388	399	2.8	381	4.4-
Regular Shares	3,759	3,482	7.4-	3,452	0.9-
Money Market Shares	178	153	14.1-	180	17.7
Share Certificates/CDs	1,035	1,024	1.0-	1,079	5.4
IRA/Keogh Accounts	335	294	12.1-	259	12.1-
All Other Shares and Member Deposits	87	84	4.0-	84	0.1-
Non-Member Deposits	15	19	28.9	16	17.3-
Regular Reserves	293	294	0.3	275	6.5-
APPR. For Non-Conf. Invest.	0*	0*	34.4	0*	2.6-
Accum. Unrealized G/L on A-F-S	-0*	-0*	39.3	-0*	85.7
Other Reserves	71	64	10.6-	58	9.1-
Undivided Earnings	542	568	4.9	533	6.2-
<b>TOTAL EQUITY</b>	<b>905</b>	<b>926</b>	<b>2.3</b>	<b>866</b>	<b>6.5-</b>
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	<b>6,760</b>	<b>6,449</b>	<b>4.6-</b>	<b>6,377</b>	<b>1.1-</b>

\* Amount Less than + or - 1 Million

**TABLE 11**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	1,193	1,180	1.1-	1,206	2.2
<b>Cash &amp; Equivalents</b>	2,190	2,294	4.8	4,017	75.1
<b>TOTAL INVESTMENTS</b>	6,287	5,123	18.5-	5,932	15.8
U.S. Government Obligations	251	197	21.8-	152	22.8-
Federal Agency Securities	1,141	1,112	2.5-	872	21.6-
Mutual Fund & Common Trusts	61	46	24.4-	56	23.3
MCSD and PIC at Corporate CU	204	213	4.4	219	2.8
All Other Corporate Credit Union	2,062	1,262	38.8-	1,474	16.9
Commercial Banks, S&Ls	2,149	1,886	12.3-	2,695	42.9
Credit Unions -Loans to, Deposits in	103	117	13.4	116	0.9-
Other Investments	317	292	8.0-	348	19.2
<b>TOTAL LOANS OUTSTANDING</b>	18,382	19,082	3.8	18,197	4.6-
Unsecured Credit Card Loans	1,089	1,077	1.1-	948	11.9-
All Other Unsecured Loans	1,649	1,614	2.2-	1,484	8.0-
New Vehicle Loans	3,831	4,181	9.1	3,739	10.6-
Used Vehicle Loans	4,934	5,114	3.6	5,048	1.3-
First Mortgage Real Estate Loans	3,153	3,151	0.1-	3,214	2.0
Other Real Estate Loans	1,988	2,251	13.2	2,143	4.8-
Leases Receivable	80	79	1.0-	52	33.8-
All Other Loans to Members	1,587	1,540	3.0-	1,444	6.3-
Other Loans	71	75	6.4	124	64.3
Allowance For Loan Losses	178	181	1.6	183	1.0
Other Real Estate Owned	7	9	18.4	7	25.0-
Land and Building	478	494	3.3	490	0.8-
Other Fixed Assets	142	141	0.2-	140	1.2-
NCUSIF Capitalization Deposit	226	225	0.5-	217	3.6-
Other Assets	227	233	3.0	231	0.9-
<b>TOTAL ASSETS</b>	27,760	27,420	1.2-	29,047	5.9
<b>LIABILITIES</b>					
Total Borrowings	106	120	12.7	30	74.9-
Accrued Dividends/Interest Payable	54	59	8.2	51	13.0-
Acct Payable and Other Liabilities	132	141	6.8	147	4.0
Uninsured Secondary Capital	0*	1	110.8	2	7.7
<b>TOTAL LIABILITIES</b>	293	321	9.4	229	28.5-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	24,150	23,659	2.0-	25,333	7.1
Share Drafts	2,667	2,882	8.1	2,810	2.5-
Regular Shares	11,167	10,503	5.9-	11,254	7.1
Money Market Shares	2,048	1,971	3.8-	2,395	21.5
Share Certificates/CDs	5,754	5,915	2.8	6,379	7.8
IRA/Keogh Accounts	2,071	1,950	5.8-	2,015	3.3
All Other Shares and Member Deposits	377	355	5.7-	410	15.5
Non-Member Deposits	65	81	25.2	70	14.2-
Regular Reserves	1,096	1,124	2.6	1,128	0.4
APPR. For Non-Conf. Invest.	5	6	20.8	5	11.3-
Accum. Unrealized G/L on A-F-S	-12	-2	84.2	7	471.5
Other Reserves	326	305	6.5-	291	4.8-
Undivided Earnings	1,901	2,007	5.6	2,054	2.3
<b>TOTAL EQUITY</b>	3,317	3,440	3.7	3,485	1.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	27,760	27,420	1.2-	29,047	5.9

\* Amount Less than + or - 1 Million

**TABLE 12**  
**CONSOLIDATED BALANCE SHEET**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	648	695	7.3	745	7.2
<b>Cash &amp; Equivalents</b>	7,237	11,037	52.5	16,819	52.4
<b>TOTAL INVESTMENTS</b>	32,280	30,806	4.6-	42,327	37.4
U.S. Government Obligations	2,230	1,664	25.4-	968	41.9-
Federal Agency Securities	16,237	17,284	6.5	24,162	39.8
Mutual Fund & Common Trusts	906	891	1.7-	1,294	45.3
MCSD and PIC at Corporate CU	641	721	12.4	848	17.7
All Other Corporate Credit Union	6,925	4,922	28.9-	7,229	46.9
Commercial Banks, S&Ls	2,539	1,857	26.9-	3,519	89.5
Credit Unions -Loans to, Deposits in	169	278	64.6	502	80.3
Other Investments	2,633	3,189	21.1	3,805	19.3
<b>TOTAL LOANS OUTSTANDING</b>	94,093	113,459	20.6	129,644	14.3
Unsecured Credit Card Loans	6,938	7,964	14.8	8,327	4.6
All Other Unsecured Loans	6,092	6,607	8.4	6,594	0.2-
New Vehicle Loans	16,345	20,602	26.0	22,208	7.8
Used Vehicle Loans	18,602	22,205	19.4	26,422	19.0
First Mortgage Real Estate Loans	28,947	33,974	17.4	41,821	23.1
Other Real Estate Loans	11,395	15,210	33.5	16,698	9.8
Leases Receivable	453	667	47.2	851	27.5
All Other Loans to Members	4,807	5,484	14.1	5,900	7.6
Other Loans	513	745	45.1	824	10.6
Allowance For Loan Losses	846	972	14.9	1,086	11.8
Other Real Estate Owned	25	39	57.1	36	7.8-
Land and Building	2,181	2,511	15.1	2,947	17.3
Other Fixed Assets	678	780	15.1	906	16.1
NCUSIF Capitalization Deposit	1,064	1,259	18.3	1,502	19.3
Other Assets	1,486	1,808	21.6	2,240	23.9
<b>TOTAL ASSETS</b>	138,198	160,728	16.3	195,334	21.5
<b>LIABILITIES</b>					
Total Borrowings	2,037	1,920	5.7-	2,314	20.5
Accrued Dividends/Interest Payable	221	276	24.8	243	12.1-
Acct Payable and Other Liabilities	1,384	1,768	27.8	1,811	2.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	3,642	3,965	8.8	4,367	10.2
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	119,967	139,309	16.1	170,581	22.4
Share Drafts	15,635	19,065	21.9	21,523	12.9
Regular Shares	40,891	43,416	6.2	52,465	20.8
Money Market Shares	18,643	21,224	13.8	30,745	44.9
Share Certificates/CDs	30,731	39,854	29.7	47,749	19.8
IRA/Keogh Accounts	12,213	13,612	11.5	15,748	15.7
All Other Shares and Member Deposits	1,538	1,585	3.1	1,848	16.6
Non-Member Deposits	316	554	75.6	503	9.3-
Regular Reserves	4,593	5,465	19.0	6,208	13.6
APPR. For Non-Conf. Invest.	17	20	19.6	21	2.4
Accum. Unrealized G/L on A-F-S	-210	0*	100.5	200	20,934.4
Other Reserves	1,519	1,791	18.0	2,033	13.5
Undivided Earnings	8,669	10,176	17.4	11,924	17.2
<b>TOTAL EQUITY</b>	14,588	17,453	19.6	20,386	16.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	138,198	160,728	16.3	195,334	21.5

\* Amount Less than + or - 1 Million

**TABLE 13**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 1: Asset Size Less Than \$2,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	920	858	6.7-	745	13.2-
<b>INTEREST INCOME</b>					
Interest on Loans	49	48	1.9-	39	18.4-
(Less) Interest Refund	0*	0*	34.1	0*	46.4-
Income from Investments	14	15	6.2	10	33.7-
Trading Profits and Losses	0*	-0*	286.8-	0*	1,478.0
<b>TOTAL INTEREST INCOME</b>	<b>63</b>	<b>62</b>	<b>0.2-</b>	<b>49</b>	<b>21.9-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	23	23	1.5	17	24.1-
Interest on Deposits	2	0*	47.8-	0*	16.6-
Interest on Borrowed Money	0*	0*	131.1	0*	54.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>24</b>	<b>24</b>	<b>1.8-</b>	<b>18</b>	<b>24.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>4</b>	<b>14.7</b>	<b>4</b>	<b>1.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>35</b>	<b>35</b>	<b>0.5-</b>	<b>27</b>	<b>22.6-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	1	2	1.3	1	2.6-
Other Operating Income	0*	0*	4.4	0*	22.5-
Gain (Loss) on Investments	-0*	-0*	19.9-	0*	206.3
Gain (Loss) on Disp of Fixed Assets	-0*	0*	109.4	0*	10.5
Other Non-Oper Income (Expense)	0*	0*	19.5-	1	135.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>3</b>	<b>3</b>	<b>2.1-</b>	<b>4</b>	<b>20.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	15	15	1.9-	13	11.9-
Travel and Conference Expense	0*	0*	2.1	0*	22.5-
Office Occupancy Expense	1	1	3.2	1	11.2-
Office Operations Expense	6	6	3.3-	5	12.7-
Educational & Promotional Expense	0*	0*	15.9-	0*	5.7-
Loan Servicing Expense	0*	0*	2.2	0*	20.3-
Professional and Outside Services	2	2	4.3-	2	13.8-
Member Insurance	4	3	8.6-	3	18.3-
Operating Fees	1	0*	15.7-	0*	7.2-
Miscellaneous Operating Expenses	2	2	1.4	2	0.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>33</b>	<b>32</b>	<b>3.0-</b>	<b>28</b>	<b>12.1-</b>
<b>NET INCOME</b>	<b>5</b>	<b>5</b>	<b>17.0</b>	<b>2</b>	<b>61.2-</b>
Transfer to Regular Reserve 1/	0*	0*	5.0-	0*	23.9-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000. Page 77

**TABLE 14**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 2: Asset Size \$2,000,000 to \$10,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	1,304	1,247	4.4-	1,170	6.2-
<b>INTEREST INCOME</b>					
Interest on Loans	386	388	0.6	353	9.0-
(Less) Interest Refund	0*	1	16.7	0*	12.4-
Income from Investments	116	116	0.5-	89	22.6-
Trading Profits and Losses	0*	0*	65.5	0*	99.9-
<b>TOTAL INTEREST INCOME</b>	<b>501</b>	<b>503</b>	<b>0.3</b>	<b>442</b>	<b>12.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	182	189	3.7	163	13.4-
Interest on Deposits	33	22	33.5-	22	0.7-
Interest on Borrowed Money	0*	1	316.6	2	14.4
<b>TOTAL INTEREST EXPENSE</b>	<b>215</b>	<b>212</b>	<b>1.5-</b>	<b>187</b>	<b>11.9-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>21</b>	<b>22</b>	<b>2.4</b>	<b>22</b>	<b>1.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>265</b>	<b>269</b>	<b>1.6</b>	<b>233</b>	<b>13.6-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	31	31	0.6	30	3.0-
Other Operating Income	9	9	1.1	9	2.1-
Gain (Loss) on Investments	0*	-0*	1,122.8-	-0*	41.3
Gain (Loss) on Disp of Fixed Assets	0*	-0*	107.2-	0*	1,476.9
Other Non-Oper Income (Expense)	1	1	1.9	2	66.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>41</b>	<b>41</b>	<b>0.3-</b>	<b>41</b>	<b>0.1-</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	128	127	1.2-	118	6.9-
Travel and Conference Expense	4	4	4.8-	3	7.9-
Office Occupancy Expense	14	14	2.3-	13	3.8-
Office Operations Expense	51	49	3.2-	45	7.5-
Educational & Promotional Expense	4	4	3.4-	4	2.9-
Loan Servicing Expense	7	7	1.9	7	9.3-
Professional and Outside Services	22	21	1.4-	20	8.1-
Member Insurance	12	12	3.0-	11	12.4-
Operating Fees	4	4	3.3-	4	4.3-
Miscellaneous Operating Expenses	13	12	9.3-	11	7.5-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>259</b>	<b>254</b>	<b>2.2-</b>	<b>235</b>	<b>7.2-</b>
<b>NET INCOME</b>	<b>46</b>	<b>56</b>	<b>21.5</b>	<b>38</b>	<b>32.4-</b>
Transfer to Regular Reserve 1/	8	11	49.5	10	10.8-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**TABLE 15**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 3: Asset Size \$10,000,000 to \$50,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	1,193	1,180	1.1-	1,206	2.2
<b>INTEREST INCOME</b>					
Interest on Loans	1,550	1,620	4.5	1,580	2.5-
(Less) Interest Refund	2	2	11.3	1	34.5-
Income from Investments	454	437	3.6-	391	10.7-
Trading Profits and Losses	-3	0*	103.1	0*	78.3-
<b>TOTAL INTEREST INCOME</b>	<b>1,999</b>	<b>2,055</b>	<b>2.8</b>	<b>1,969</b>	<b>4.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	682	718	5.2	678	5.5-
Interest on Deposits	203	173	14.8-	181	4.6
Interest on Borrowed Money	2	9	317.1	2	72.9-
<b>TOTAL INTEREST EXPENSE</b>	<b>887</b>	<b>900</b>	<b>1.4</b>	<b>861</b>	<b>4.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>89</b>	<b>87</b>	<b>2.8-</b>	<b>96</b>	<b>10.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,023</b>	<b>1,069</b>	<b>4.5</b>	<b>1,011</b>	<b>5.4-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	175	184	5.0	193	5.1
Other Operating Income	53	54	1.3	60	12.1
Gain (Loss) on Investments	-0*	-1	9,243.2-	0*	177.1
Gain (Loss) on Disp of Fixed Assets	0*	0*	51.3-	0*	48.7
Other Non-Oper Income (Expense)	4	1	57.9-	2	35.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>233</b>	<b>239</b>	<b>2.5</b>	<b>257</b>	<b>7.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	499	513	2.7	522	1.9
Travel and Conference Expense	18	19	5.4	18	7.2-
Office Occupancy Expense	67	69	3.0	71	3.2
Office Operations Expense	223	227	1.9	227	0.2-
Educational & Promotional Expense	30	31	1.9	30	3.8-
Loan Servicing Expense	46	47	2.2	47	0.2
Professional and Outside Services	102	106	3.0	106	0.7
Member Insurance	21	21	3.4-	20	1.3-
Operating Fees	9	9	3.6	9	0.5
Miscellaneous Operating Expenses	35	34	3.9-	34	0.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,051</b>	<b>1,074</b>	<b>2.2</b>	<b>1,084</b>	<b>0.9</b>
<b>NET INCOME</b>	<b>204</b>	<b>233</b>	<b>14.0</b>	<b>185</b>	<b>20.7-</b>
Transfer to Regular Reserve 1/	49	56	13.7	46	17.2-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**TABLE 16**  
**CONSOLIDATED INCOME AND EXPENSE STATEMENT**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**Peer Group 4: Asset Size Greater Than \$50,000,000**  
**December 31, 2001**  
**(DOLLAR AMOUNTS IN MILLIONS)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	648	695	7.3	745	7.2
<b>INTEREST INCOME</b>					
Interest on Loans	7,272	8,972	23.4	10,154	13.2
(Less) Interest Refund	10	10	2.9-	11	13.0
Income from Investments	2,168	2,316	6.8	2,514	8.6
Trading Profits and Losses	-0*	0*	110.7	30	92,304.3
<b>TOTAL INTEREST INCOME</b>	<b>9,429</b>	<b>11,278</b>	<b>19.6</b>	<b>12,688</b>	<b>12.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	3,475	4,327	24.5	4,677	8.1
Interest on Deposits	1,086	1,261	16.2	1,543	22.4
Interest on Borrowed Money	62	137	120.1	114	16.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>4,622</b>	<b>5,725</b>	<b>23.8</b>	<b>6,335</b>	<b>10.7</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>455</b>	<b>495</b>	<b>8.8</b>	<b>632</b>	<b>27.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>4,351</b>	<b>5,058</b>	<b>16.3</b>	<b>5,721</b>	<b>13.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	909	1,076	18.3	1,387	28.9
Other Operating Income	352	459	30.4	568	23.6
Gain (Loss) on Investments	-2	-12	625.6-	38	419.8
Gain (Loss) on Disp of Fixed Assets	3	22	596.6	42	95.7
Other Non-Oper Income (Expense)	14	17	21.6	34	99.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>1,277</b>	<b>1,562</b>	<b>22.3</b>	<b>2,069</b>	<b>32.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	2,088	2,478	18.7	2,930	18.2
Travel and Conference Expense	69	80	16.4	88	9.6
Office Occupancy Expense	303	355	17.3	420	18.2
Office Operations Expense	987	1,139	15.4	1,338	17.4
Educational & Promotional Expense	162	193	19.4	228	18.4
Loan Servicing Expense	224	265	18.5	308	16.2
Professional and Outside Services	278	335	20.6	398	18.6
Member Insurance	30	27	9.0-	29	5.8
Operating Fees	21	23	9.6	25	8.1
Miscellaneous Operating Expenses	144	159	10.4	194	21.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>4,306</b>	<b>5,056</b>	<b>17.4</b>	<b>5,957</b>	<b>17.8</b>
<b>NET INCOME</b>	<b>1,322</b>	<b>1,564</b>	<b>18.3</b>	<b>1,833</b>	<b>17.2</b>
Transfer to Regular Reserve 1/	431	619	43.8	530	14.4-

\* Amount Less than + or - 1 Million

**TABLE 17**  
**FEDERALLY INSURED STATE CREDIT UNIONS**  
**NEGATIVE INCOME, AND CAMEL RATING DATA**

**Negative Net Income Data as of December 31**

<b>Year</b>	<b>Total Number of Credit Unions</b>	<b>Number Experiencing Losses</b>	<b>Percent of Total</b>	<b>Negative Earnings (in thousands)</b>
1997	4,257	249	5.85	-22,188
1998	4,181	268	6.41	-22,760
1999	4,065	285	7.01	-29,621
2000	3,980	232	5.83	-19,425
2001	3,866	372	9.62	-31,352

**Losses By Assets Size as of December 31**

<b>Assets Size</b>	<b>Number of Credit Unions</b>	<b>Assets</b>	<b>Negative Earnings</b>	<b>Reserves and Undivided Earnings</b>
Less Than 2 Million	137	114,078,325	-2,502,574	18,049,928
2 Million To 10 Million	132	661,006,642	-7,287,957	76,934,269
10 Million To 50 Million	93	2,086,357,395	-15,353,194	214,894,657
50 Million And Over	10	979,690,611	-6,208,597	82,793,110
<b>Total</b>	<b>372</b>	<b>3,841,132,973</b>	<b>-31,352,322</b>	<b>392,671,964</b>

**Number of Credit Unions By Camel Rating as of December 31**

<b>Year</b>	<b>Camel 1</b>	<b>Camel 2</b>	<b>Camel 3</b>	<b>Camel 4</b>	<b>Camel 5</b>	<b>Total</b>
1997	864	2,518	761	108	4	4,255
1998	918	2,394	759	100	8	4,179
1999	849	2,249	845	107	8	4,058
2000	915	2,238	750	70	3	3,976
2001	970	2,120	687	84	2	3,863

**Camel Rating 4 and 5 as of December 31**

<b>Year</b>	<b>Number of Credit Unions</b>	<b>% of Total Credit Unions</b>	<b>Shares</b>	<b>% of Total Shares</b>
1997	112	2.63	1,438,505,599	1.21
1998	108	2.58	986,974,939	0.72
1999	115	2.83	1,098,657,258	0.73
2000	73	1.83	536,461,075	0.32
2001	86	2.22	1,046,829,781	0.52

\*The total number of credit unions by **CAMEL** rating as of December 31, may not reconcile to the total number of credit unions reporting for December 31. Some newly chartered credit unions may not yet have been examined and assigned a **CAMEL** rating.

**Data reported in this table may differ from data reported in earlier editions of this reference due to programming changes and timing differences.**

**Table 18**  
**100 Largest Federally Insured State Credit Unions**  
**December 31, 2001**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
1	STATE EMPLOYEES'	1	RALEIGH	NC	1937	8,186,749,572
2	BOEING EMPLOYEES	2	TUKWILA	WA	1935	3,957,687,607
3	THE GOLDEN 1	4	SACRAMENTO	CA	1933	3,772,495,907
4	UNITED AIRLINES EMPLOYEES'	3	CHICAGO	IL	1935	3,612,402,573
5	PATELCO	6	SAN FRANCISCO	CA	1936	2,396,517,480
6	CITIZENS EQUITY FIRST	5	PEORIA	IL	1937	2,227,887,431
7	STAR ONE	7	SUNNYVALE	CA	1956	2,218,674,354
8	JAX NAVY		JACKSONVILLE	FL	1952	2,180,416,903
9	AMERICA FIRST	9	OGDEN	UT	1939	2,095,885,677
10	DELTA EMPLOYEES	10	ATLANTA	GA	1940	2,054,490,046
11	WESCOM	8	PASADENA	CA	1934	2,017,297,609
12	PENNSYLVANIA STATE EMPLOYEES	11	HARRISBURG	PA	1933	1,736,840,375
13	SAN DIEGO COUNTY	12	SAN DIEGO	CA	1938	1,678,195,798
14	EASTERN FINANCIAL FLORIDA		MIRAMAR	FL	1937	1,232,312,236
15	BELLCO	16	ENGLEWOOD	CO	1936	1,186,365,311
16	ATLANTA POSTAL	13	ATLANTA	GA	1943	1,177,848,147
17	PORTLAND TEACHERS	19	PORTLAND	OR	1932	1,175,630,161
18	COMMUNITY AMERICA	14	KANSAS CITY	MO	1940	1,120,711,663
19	TRAVIS	20	VACAVILLE	CA	1951	1,088,783,698
20	TEXANS	17	RICHARDSON	TX	1953	1,084,364,029
21	STATE EMPLOYEES CU OF MARYLAND, IN	18	LINTHICUM	MD	1951	1,080,231,936
22	NORTH ISLAND FINANCIAL	15	SAN DIEGO	CA	1940	1,080,227,170
23	COMMUNITY	25	PLANO	TX	1952	1,061,516,207
24	PROVIDENT CENTRAL	22	REDWOOD CITY	CA	1950	1,052,614,695
25	EASTMAN	24	KINGSPORT	TN	1934	1,044,664,213
26	CREDIT UNION OF TEXAS	28	DALLAS	TX	1931	1,033,421,879
27	TEACHERS	21	SOUTH BEND	IN	1931	1,023,731,703
28	MOUNTAIN AMERICA	27	SALT LAKE CITY	UT	1936	958,150,229
29	THE CALIFORNIA	23	GLENDALE	CA	1933	932,984,210
30	MUNICIPAL	26	NEW YORK	NY	1917	914,287,676
31	SCHOOLS FINANCIAL	29	SACRAMENTO	CA	1934	904,132,645
32	TECHNOLOGY	30	SAN JOSE	CA	1960	891,135,192
33	VIRGINIA CREDIT UNION, INC.,	35	RICHMOND	VA	1928	884,540,562
34	FIRST TECHNOLOGY	37	BEAVERTON	OR	1952	875,296,292
35	BROCKTON	36	BROCKTON	MA	1917	873,076,771
36	GEORGIA TELCO	34	ATLANTA	GA	1925	858,239,627
37	SAFE	31	NORTH HIGHLANDS	CA	1940	852,204,241
38	SPACE COAST	39	MELBOURNE	FL	1951	847,576,194
39	WASHINGTON STATE EMPLOYEES	33	OLYMPIA	WA	1957	830,427,765
40	APCO EMPLOYEES	40	BIRMINGHAM	AL	1953	823,881,893
41	FIRST COMMUNITY	32	ELLISVILLE	MO	1934	810,608,060
42	OMNIAMERICAN		FORT WORTH	TX	1956	808,248,551
43	CONNECTICUT STATE EMPLOYEES	45	HARTFORD	CT	1946	805,230,345
44	EDUCATIONAL EMPLOYEES	43	FRESNO	CA	1934	802,820,537
45	ARIZONA STATE SAVINGS & CREDIT UNIO	58	PHOENIZ	AZ	1972	777,989,146
46	MERIWEST	38	SAN JOSE	CA	1961	770,830,790
47	PACIFIC SERVICE	48	WALNUT CREEK	CA	1936	746,176,315
48	GOVERNMENT EMPLOYEES CU OF EL PAS	42	EL PASO	TX	1932	745,483,059
49	FAIRWINDS	44	ORLANDO	FL	1949	744,758,542
50	DOW CHEMICAL EMPLOYEES'	46	MIDLAND	MI	1937	735,390,431
51	REDWOOD	50	SANTA ROSA	CA	1950	730,102,372
52	PREMIER AMERICA	56	CHATSWORTH	CA	1957	720,342,640

**Table 18**  
**100 Largest Federally Insured State Credit Unions**  
**December 31, 2001**

Current Rank	Name of Credit Union	Rank 1 Year Ago	City	State	Year Chartered	Assets
53	WRIGHT-PATT	51	FAIRBORN	OH	1932	717,336,322
54	AMERICAN ELECTRONICS ASSOCIATION	41	SUNNYVALE	CA	1979	708,830,382
55	TEXAS DOW EMPLOYEES	49	LAKE JACKSON	TX	1954	686,736,134
56	CREDIT UNION CENTRAL FALLS	47	CENTRAL FALLS	RI	1915	681,319,044
57	BAXTER	54	VERNON HILLS	IL	1980	679,053,855
58	NEWPORT NEWS SHIPBUILDING EMPLOYE	53	NEWPORT NEW	VA	1928	677,879,270
59	SERVICE	55	PORTSMOUTH	NH	1957	672,147,249
60	JOHN DEERE COMMUNITY	57	WATERLOO	IA	1934	670,752,312
61	PHILADELPHIA TELCO	52	TREVOSE	PA	1939	669,698,069
62	LBS FINANCIAL	61	LONG BEACN	CA	1935	651,240,767
63	INDIANA MEMBERS	59	INDIANAPOLIS	IN	1956	645,677,595
64	ASSOCIATED CREDIT UNION	60	ATLANTA	GA	1930	626,810,572
65	PAWTUCKET	83	PAWTUCKET	RI	1962	624,834,825
66	LANDMARK	66	WAUKESHA	WI	1933	594,156,105
67	CALIFORNIA COAST	71	SAN DIEGO	CA	1929	593,791,220
68	MUNICIPAL EMPL.CREDIT UNION OF BALT	62	BALTIMORE	MD	1936	593,342,725
69	ROYAL	64	EAU CLAIRE	WI	1964	584,004,317
70	MELROSE	63	WOODSIDE	NY	1922	582,354,851
71	FIRST FUTURE	289	SAN DIEGO	CA	1939	580,933,204
72	ARROWHEAD CENTRAL	68	SAN BERNARDINO	CA	1949	578,790,693
73	CREDIT UNION ONE	65	FERNDAL	MI	1938	576,896,687
74	EDUCATIONAL COMMUNITY	74	JACKSONVILLE	FL	1961	559,599,696
75	ANHEUSER-BUSCH EMPLOYEES	69	ST. LOUIS	MO	1939	558,402,540
76	COLORADO STATE EMPLOYEES	72	DENVER	CO	1934	551,782,285
77	UNIVERSITY & STATE EMP OF SAN DIEGO	78	SAN DIEGO	CA	1936	550,304,299
78	ORANGE COUNTY'S	70	SANTA ANA	CA	1938	538,325,666
79	MOTOROLA EMPLOEES CREDIT UNION - V	67	SCOTTSDALE	AZ	1952	537,524,297
80	STATE EMPLOYEES	73	LANSING	MI	1952	531,799,439
81	FORUM	79	INDIANAPOLIS	IN	1941	528,158,382
82	TULSA TEACHERS	88	TULSA	OK	1934	521,713,799
83	FORT WORTH COMMUNITY		FORT WORTH	TX	1940	520,491,532
84	GRAND RAPIDS TEACHERS'	133	GRAND RAPIDS	MI	1933	517,438,840
85	OREGON TELCO COMMUNITY	76	PORTLAND	OR	1937	516,741,314
86	FINANCIAL PARTNERS	75	DOWNEY	CA	1937	516,556,854
87	1ST UNITED SERVICES	84	PLEASANTON	CA	1932	513,976,543
88	TROPICAL		MIAMI	FL	1935	510,645,200
89	FIRST FINANCIAL	77	WEST COVINA	CA	1974	508,015,933
90	UNIVERSITY OF WISCONSIN	82	MADISON	WI	1931	504,640,264
91	COMMONWEALTH	80	FRANKFORT	KY	1951	502,753,895
92	U-LANE-O	86	EUGENE	OR	1981	498,858,057
93	AMERICAN FIRST		LA HABRA	CA	1989	496,903,179
94	HARBORSTONE	81	TACOMA	WA	1955	493,062,162
95	TELEPHONE WORKERS'	85	BOSTON	MA	1917	491,783,628
96	ST. ANNE'S OF FALL RIVER	87	FALL RIVER	MA	1936	490,163,840
97	EDUCATORS	89	RACINE	WI	1937	473,648,870
98	SPOKANE TEACHERS	92	LIBERTY LAKE	WA	1934	471,630,687
99	POINT BREEZE	90	HUNT VALLEY	MD	1935	466,470,448
100	JEANNE D'ARC	96	LOWELL	MA	1911	465,588,766

**CREDIT UNION TABLES  
BY STATE**

**Table A**  
**Corporate Credit Union Data**  
**December 31, 2001**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
65991	CORPORATE AMERICA CREDIT UNION BONDS, THOMAS D 4365 CRESCENT ROAD IRONDALE, AL 35210 (205)313-4300	AL	1,089,522,171	60,333,286	99.10	230
65170	FIRST CORPORATE CREDIT UNION PRITTS, PETE W. 2 NORTH CENTRAL AVENUE, SUITE 700 PHOENIX, AZ 85004 (602)322-2400	AZ	852,397,207	49,554,321	131.48	65
19693	WESTERN CORPORATE JOHNSON, RICHARD M 924 OVERLAND COURT SAN DIMAS, CA 91773 (909)394-6300	CA	17,511,632,798	1,043,422,993	70.87	1043
68182	SUN CORP KENEALY, ERIC J. 4905 WEST 60TH AVE SUITE #200 ARVADA, CO 80003 (303)426-4196	CO	1,954,305,854	105,879,759	150.66	450
65351	CONSTITUTION STATE CORP. CU. INC. ADDISON, DAVID E P.O. BOX 5024 WALLINGFORD, CT -6492-7524 (203)697-6000	CT	1,014,513,970	67,169,158	25.24	179
22328	SOUTHEAST CORPORATE BIRDWELL, BILL PO BOX 3008 TALLAHASSEE, FL 32315-3008 (850)576-8900	FL	2,506,050,270	165,210,527	51.24	443
60237	GEORGIA CENTRAL MOORE, GREG 2400 PLEASANT HILL ROAD, SUITE 300 DULUTH, GA 30096 (770)476-9704	GA	1,140,504,597	78,921,754	41.39	225
23230	PACIFIC CORPORATE YAMASAKI, RAND 2200 KAMEHAMEHA HIGHWAY HONOLULU, HI 96819 (808)842-6173	HI	407,952,983	29,171,930	62.92	99
65216	IOWA LEAGUE CORPORATE CENTRAL KUEHL, THOMAS P. O. BOX 8388 DES MOINES, IA 50301 (515)226-9999	IA	384,900,613	24,072,269	48.48	195

**Table A  
Corporate Credit Union Data  
December 31, 2001**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
22253	MID-STATES CORPORATE PRETER, DAVID 4450 WEAVER PARKWAY WARRENVILLE, IL 60555-3926 (630)276-2600	IL	3,399,588,990	276,603,709	21.77	859
67932	KANSAS CORPORATE EISENHAUER, LARRY D. 8615 WEST FRAZIER WICHITA, KS 67212 (316)721-2600	KS	321,162,335	32,542,249	34.74	136
23884	KENTUCKY CORPORATE THOMPSON, JIM 3615 NEWBURG ROAD LOUISVILLE, KY 40218 (502)459-6110	KY	422,078,312	30,057,872	75.72	132
67259	LOUISIANA CORPORATE SAVOIE, DAVID 3500 N CAUSEWAY BLVD, SUITE 1510 METAIRIE, LA 70002 (504)838-8250	LA	151,133,860	12,661,568	75.61	202
23254	EASTERN CORPORATE MELCHIONDA, JANE C P. O. BOX 2366 WOBURN, MA 01888 (781)933-9950	MA	1,235,532,106	85,091,511	25.77	295
67807	CENTRAL CREDIT UNION FUND, INC. GLASSMAN, GARY A. 15 MIDSTATE DRIVE, SUITE 215 AUBURN, MA 01501 (508)832-0080	MA	290,428,697	16,241,284	59.20	191
22230	TRICORP ROY,STEPHEN 2 LEDGEVIEW DRIVE WESTBROOK, ME 04092 (207)761-0774	ME	447,923,028	34,784,339	42.43	193
68060	CENTRAL CORPORATE WALBY, WILLIAM P.O. BOX 5092 SOUTHFIELD, MI 48086-5092 (248)351-2100	MI	2,726,922,668	192,829,253	54.39	478
24617	MINNESOTA CORPORATE CU LAMBERT, LEWIS PO BOX 21607 EAGAN, MN 55121-0607 (612)234-2400	MN	827,261,273	43,252,625	64.64	203

**Table A  
Corporate Credit Union Data  
December 31, 2001**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
<u>85500</u>	MISSOURI CORPORATE CREDIT UNION DEGROODT, DENNIS J 2055 CRAIGSHIRE DRIVE ST. LOUIS, MO 63146 (314)542-1350	MO	774,357,697	57,609,355	32.47	184
<u>85752</u>	TREASURE STATE CORPORATE CU WHITE, MYRTLE A. 1236 HELENA AVENUE HELENA, MT 59601 (406)442-9081	MT	236,512,151	13,929,346	69.36	89
65653	FIRST CAROLINA CORPORATE BREHMER, DAVID PO BOX 49379 GREENSBORO, NC 27419 (336)299-6286	NC	1,852,722,568	92,882,579	85.37	266
24647	MIDWEST CORPORATE WOLF, DOUG PO BOX 7250 BISMARCK, ND 58507 (701)258-5760	ND	193,144,549	10,628,450	50.46	68
22474	NEBRASKA CORPORATE CENTRAL KEIM, MIKE P.O. BOX 3727 OMAHA, NE 68103-0727 (402)333-9567	NE	142,577,356	12,770,895	55.90	87
22671	EMPIRE CORPORATE HERBST, JOSEPH P PO BOX 15021 ALBANY, NY 12212-5021 (518)292-3800	NY	3,799,198,162	288,137,241	53.54	1038
23325	LICU CORPORATE BERRISH, FRANK E. 24 MCKINLEY AVE. ENDICOTT, NY 13760 (607)754-7900	NY	5,763,144	1,386,023	4.66	28
24635	CORPORATE ONE FCU BUTKE, LEE C. 8700 ORION PLACE COLUMBUS, OH 43240 (614)825-9200	OH	2,157,592,645	132,671,389	81.26	697
64435	NORTHWEST CORPORATE GARNER, KATHY L. PO BOX 19359 PORTLAND, OR 97280 (503)207-2700	OR	1,072,296,607	82,093,528	64.36	311

**Table A**  
**Corporate Credit Union Data**  
**December 31, 2001**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
22331	MID-ATLANTIC CORPORATE FOX, EDWARD J 1201 FULLING MILL ROAD MIDDLETOWN, PA 17057 (717)985-3300	PA	2,766,753,254	181,145,707	60.42	1117
23226	CORPSTAR FEDERAL CREDIT UNION HARMON, LARRY 807 N. LAKE AVE SIOUX FALLS, SD 57104 (605)336-8527	SD	108,683,674	11,454,224	67.48	61
68054	VOLUNTEER CORPORATE FAHNESTOCK, BRUCE ONE MARYLAND FARMS - SUITE 300 BRENTWOOD, TN 37027 (615)377-0444	TN	977,454,315	58,459,632	73.74	259
22140	SOUTHWEST CORPORATE LEE, FRANCIS 7920 BELT LINE ROAD DALLAS, TX 75240-8145 (972)861-3000	TX	5,990,888,450	370,407,301	69.88	1183
22311	VIRGINIA LEAGUE CORPORATE MILES, DAVID P. O. BOX 11469 LYNCHBURG, VA 24506 (804)237-9600	VA	870,976,212	72,449,348	53.94	261
<u>95658</u>	WISCONSIN CORPORATE CENTRAL SCHROEDER, MARK P.O. BOX 469 HALES CORNERS, WI 53130 (414)425-5555	WI	1,277,167,836	118,557,204	77.59	381
67854	WEST VIRGINIA CORPORATE C. U. THOMAS, CHARLES E. PO BOX 209 PARKERSBURG, WV 26102-0209 (304)485-4563	WV	224,177,455	16,624,773	70.37	132
<b>SubTotal</b>			<b>59,134,077,808</b>	<b>3,869,007,402</b>	<b>61.95</b>	<b>11,780</b>

**Table A**  
**Corporate Credit Union Data**  
**December 31, 2001**

<b>Charter</b>	<b>Name and Address</b>	<b>ST</b>	<b>Assets</b>	<b>Total Capital</b>	<b>% Share Growth</b>	<b>No. of Members</b>
<b>67680</b>	<b>U. S. CENTRAL CREDIT UNION KAMPEN, DANIEL R 7300 COLLEGE BOULEVARD, SUITE 600 OVERLAND PARK, KS 66210 (913)661-3800</b>	<b>KS</b>	<b>32,220,710,346</b>	<b>1,430,261,287</b>	<b>31.61</b>	<b>74</b>

(Underlined) Credit Union Charter Numbers Are Not Federally Insured

**Alabama**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	191	186	2.6-	178	4.3-
<b>Cash &amp; Equivalents</b>	383	500	30.3	907	81.5
<b>TOTAL INVESTMENTS</b>	1,921	1,807	6.0-	2,067	14.4
U.S. Government Obligations	28	55	95.8	35	36.5-
Federal Agency Securities	1,131	1,096	3.1-	1,202	9.7
Mutual Fund & Common Trusts	187	179	4.1-	187	4.2
MCSD and PIC at Corporate CU	37	36	1.1-	43	17.3
All Other Corporate Credit Union	341	264	22.5-	358	35.5
Commercial Banks, S&Ls	170	146	14.4-	199	36.4
Credit Unions -Loans to, Deposits in	9	12	23.9	9	21.3-
Other Investments	18	18	0.6	34	91.4
<b>TOTAL LOANS OUTSTANDING</b>	4,153	4,457	7.3	4,431	0.6-
Unsecured Credit Card Loans	259	281	8.5	276	1.9-
All Other Unsecured Loans	447	444	0.6-	406	8.6-
New Vehicle Loans	893	979	9.6	912	6.9-
Used Vehicle Loans	1,063	1,122	5.6	1,157	3.1
First Mortgage Real Estate Loans	891	1,009	13.1	1,103	9.3
Other Real Estate Loans	310	335	8.0	305	8.9-
Leases Receivable	4	5	17.7	5	10.1
All Other Loans to Members	282	277	1.9-	257	7.0-
Other Loans	3	5	39.5	10	121.9
Allowance For Loan Losses	38	43	14.9	41	4.0-
Other Real Estate Owned	1	2	28.0	4	118.2
Land and Building	107	124	15.2	135	9.2
Other Fixed Assets	27	27	2.0	32	16.0
NCUSIF Capitalization Deposit	53	58	10.2	59	1.0
Other Assets	58	60	4.0	56	5.9-
<b>TOTAL ASSETS</b>	6,666	6,990	4.9	7,649	9.4
<b>LIABILITIES</b>					
Total Borrowings	25	38	52.4	10	74.5-
Accrued Dividends/Interest Payable	16	21	34.9	13	39.1-
Acct Payable and Other Liabilities	32	36	12.4	29	18.2-
Uninsured Secondary Capital	0*	0*	44.0	0*	170.8
<b>TOTAL LIABILITIES</b>	72	95	31.0	52	45.1-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,834	6,067	4.0	6,711	10.6
Share Drafts	632	705	11.6	731	3.7
Regular Shares	2,425	2,353	3.0-	2,708	15.1
Money Market Shares	571	564	1.2-	756	34.0
Share Certificates/CDs	1,537	1,770	15.1	1,817	2.7
IRA/Keogh Accounts	619	628	1.5	652	3.8
All Other Shares and Member Deposits	32	37	17.4	39	6.1
Non-Member Deposits	19	10	43.8-	8	24.5-
Regular Reserves	268	287	7.0	287	0.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-24	-10	59.1	1	114.8
Other Reserves	113	118	4.7	126	6.7
Undivided Earnings	403	434	7.5	471	8.6
<b>TOTAL EQUITY</b>	760	828	9.0	886	6.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,666	6,990	4.9	7,649	9.4

\* Amount Less than + or - 1 Million

**Alabama**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	191	186	2.6-	178	4.3-
<b>INTEREST INCOME</b>					
Interest on Loans	347	375	8.0	372	0.8-
(Less) Interest Refund	1	1	2.7	1	16.1-
Income from Investments	122	131	6.9	125	4.6-
Trading Profits and Losses	-0*	0	100.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>468</b>	<b>505</b>	<b>7.8</b>	<b>496</b>	<b>1.7-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	191	206	7.7	203	1.4-
Interest on Deposits	46	56	21.4	52	7.4-
Interest on Borrowed Money	0*	3	404.5	0*	76.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>239</b>	<b>265</b>	<b>11.3</b>	<b>256</b>	<b>3.5-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>21</b>	<b>27</b>	<b>24.4</b>	<b>23</b>	<b>13.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>208</b>	<b>213</b>	<b>2.0</b>	<b>217</b>	<b>2.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	39	45	13.7	51	13.0
Other Operating Income	16	17	9.3	20	16.2
Gain (Loss) on Investments	-0*	-0*	132.0-	-0*	40.2
Gain (Loss) on Disp of Fixed Assets	0*	0*	308.9	0*	20.1-
Other Non-Oper Income (Expense)	-0*	0*	107.5	2	2,604.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>54</b>	<b>62</b>	<b>14.3</b>	<b>72</b>	<b>17.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	99	107	8.1	113	6.3
Travel and Conference Expense	3	3	8.5	3	0.7
Office Occupancy Expense	11	13	10.7	14	6.8
Office Operations Expense	45	47	4.6	49	4.3
Educational & Promotional Expense	5	6	7.9	5	2.6-
Loan Servicing Expense	9	10	8.3	11	5.1
Professional and Outside Services	17	19	10.6	17	7.9-
Member Insurance	5	5	1.7	5	4.8-
Operating Fees	1	2	7.4	1	12.0-
Miscellaneous Operating Expenses	7	8	18.4	6	21.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>203</b>	<b>219</b>	<b>7.9</b>	<b>225</b>	<b>2.9</b>
<b>NET INCOME</b>	<b>60</b>	<b>55</b>	<b>6.9-</b>	<b>64</b>	<b>15.3</b>
Transfer to Regular Reserve 1/	18	21	16.3	17	18.8-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Alaska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	13	13	0.0	13	0.0
<b>Cash &amp; Equivalents</b>	95	325	241.8	364	12.0
<b>TOTAL INVESTMENTS</b>	765	598	21.8-	712	19.1
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	439	516	17.5	639	24.0
Mutual Fund & Common Trusts	0*	0*	99.5	0*	112.8
MCSD and PIC at Corporate CU	3	3	6.7	5	89.9
All Other Corporate Credit Union	23	31	35.8	23	26.0-
Commercial Banks, S&Ls	28	12	55.6-	22	75.2
Credit Unions -Loans to, Deposits in	1	0*	90.2-	0*	1.0
Other Investments	272	36	86.8-	22	38.2-
<b>TOTAL LOANS OUTSTANDING</b>	1,312	1,479	12.7	1,680	13.6
Unsecured Credit Card Loans	95	97	2.1	97	0.4
All Other Unsecured Loans	81	80	2.0-	75	6.0-
New Vehicle Loans	254	281	10.9	306	8.7
Used Vehicle Loans	357	367	2.8	418	13.9
First Mortgage Real Estate Loans	140	191	36.7	222	16.2
Other Real Estate Loans	110	98	10.5-	112	13.7
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans to Members	234	243	3.6	237	2.4-
Other Loans	42	122	190.8	214	74.5
Allowance For Loan Losses	14	15	12.7	14	10.8-
Other Real Estate Owned	2	2	5.3	0*	52.3-
Land and Building	54	53	1.8-	60	13.2
Other Fixed Assets	17	23	35.9	21	5.7-
NCUSIF Capitalization Deposit	19	20	1.8	22	14.1
Other Assets	78	110	41.9	130	18.2
<b>TOTAL ASSETS</b>	2,328	2,594	11.4	2,977	14.8
<b>LIABILITIES</b>					
Total Borrowings	10	0*	98.2-	17	9,655.6
Accrued Dividends/Interest Payable	3	3	3.1-	2	20.1-
Acct Payable and Other Liabilities	26	28	7.9	33	16.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	38	31	19.3-	51	66.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,093	2,338	11.7	2,670	14.2
Share Drafts	386	461	19.7	494	7.0
Regular Shares	780	740	5.1-	865	17.0
Money Market Shares	248	321	29.1	501	56.1
Share Certificates/CDs	414	544	31.5	577	5.9
IRA/Keogh Accounts	178	184	3.2	201	9.5
All Other Shares and Member Deposits	71	77	8.8	14	81.8-
Non-Member Deposits	16	11	33.1-	19	71.0
Regular Reserves	60	65	9.1	66	1.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-9	-1	86.5	5	495.2
Other Reserves	0*	0*	0.0	0*	0.0
Undivided Earnings	146	161	10.5	185	14.7
<b>TOTAL EQUITY</b>	197	225	14.3	255	13.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,328	2,594	11.4	2,977	14.8

\* Amount Less than + or - 1 Million

**Alaska**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	13	13	0.0	13	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	111	122	9.8	136	10.7
(Less) Interest Refund	0*	0*	0.0	0*	57.2-
Income from Investments	43	46	8.0	48	3.4
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>154</b>	<b>169</b>	<b>9.3</b>	<b>183</b>	<b>8.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	68	76	10.7	83	9.4
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	614.2	0*	96.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>68</b>	<b>76</b>	<b>11.7</b>	<b>83</b>	<b>8.3</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>6</b>	<b>6</b>	<b>3.9</b>	<b>4</b>	<b>40.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>80</b>	<b>86</b>	<b>7.6</b>	<b>97</b>	<b>12.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	20	21	6.3	26	22.0
Other Operating Income	14	15	11.8	16	7.2
Gain (Loss) on Investments	0*	-0*	316.0-	-0*	99.3
Gain (Loss) on Disp of Fixed Assets	-0*	0*	903.6	0*	96.1-
Other Non-Oper Income (Expense)	0*	0*	80.6	0*	94.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>34</b>	<b>37</b>	<b>10.6</b>	<b>43</b>	<b>14.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	54	57	4.6	64	14.0
Travel and Conference Expense	0*	0*	16.8	0*	5.4
Office Occupancy Expense	8	9	9.3	9	7.0
Office Operations Expense	25	26	2.7	29	12.7
Educational & Promotional Expense	2	3	34.8	3	5.0
Loan Servicing Expense	3	3	4.8	4	5.2
Professional and Outside Services	3	3	1.2-	4	22.0
Member Insurance	0*	0*	191.9	0*	61.3
Operating Fees	0*	0*	8.9	0*	12.6-
Miscellaneous Operating Expenses	1	1	8.2-	2	39.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>98</b>	<b>102</b>	<b>4.8</b>	<b>116</b>	<b>12.9</b>
<b>NET INCOME</b>	<b>16</b>	<b>21</b>	<b>30.5</b>	<b>24</b>	<b>15.7</b>
Transfer to Regular Reserve 1/	9	7	18.4-	1	81.5-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Arizona**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	67	68	1.5	67	1.5-
<b>Cash &amp; Equivalents</b>	329	415	26.2	763	83.7
<b>TOTAL INVESTMENTS</b>	1,634	1,190	27.2-	1,803	51.6
U.S. Government Obligations	65	38	42.0-	6	83.4-
Federal Agency Securities	882	805	8.8-	1,185	47.4
Mutual Fund & Common Trusts	21	3	87.8-	29	1,052.2
MCSD and PIC at Corporate CU	39	43	11.6	45	2.7
All Other Corporate Credit Union	268	111	58.7-	225	103.4
Commercial Banks, S&Ls	214	157	26.7-	226	43.9
Credit Unions -Loans to, Deposits in	4	4	6.4	58	1,417.9
Other Investments	141	30	78.6-	29	5.4-
<b>TOTAL LOANS OUTSTANDING</b>	3,959	4,754	20.1	5,128	7.9
Unsecured Credit Card Loans	335	378	12.7	322	14.8-
All Other Unsecured Loans	268	274	2.3	267	2.7-
New Vehicle Loans	1,122	1,523	35.7	1,554	2.0
Used Vehicle Loans	1,114	1,227	10.1	1,376	12.1
First Mortgage Real Estate Loans	432	485	12.2	574	18.4
Other Real Estate Loans	446	622	39.4	780	25.4
Leases Receivable	41	44	7.3	46	3.5
All Other Loans to Members	193	196	1.7	207	5.5
Other Loans	7	5	30.7-	3	39.4-
Allowance For Loan Losses	40	43	9.7	54	24.2
Other Real Estate Owned	0*	0*	58.8-	4	1,528.8
Land and Building	112	129	15.5	144	11.5
Other Fixed Assets	33	35	5.2	43	24.9
NCUSIF Capitalization Deposit	49	55	11.2	62	14.4
Other Assets	85	73	14.1-	91	24.9
<b>TOTAL ASSETS</b>	6,162	6,608	7.2	7,986	20.9
<b>LIABILITIES</b>					
Total Borrowings	108	77	28.9-	42	44.8-
Accrued Dividends/Interest Payable	5	6	33.3	6	5.6-
Acct Payable and Other Liabilities	43	47	8.6	64	37.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	156	130	16.6-	113	13.2-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,389	5,782	7.3	7,090	22.6
Share Drafts	858	955	11.3	1,012	6.1
Regular Shares	1,597	1,516	5.1-	1,678	10.7
Money Market Shares	1,257	1,405	11.8	1,914	36.2
Share Certificates/CDs	1,107	1,295	16.9	1,791	38.3
IRA/Keogh Accounts	500	500	0.1	550	9.9
All Other Shares and Member Deposits	44	42	3.5-	47	10.3
Non-Member Deposits	27	70	157.1	97	39.9
Regular Reserves	172	188	9.5	200	6.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-0*	98.7	4	6,803.6
Other Reserves	76	81	7.2	88	8.7
Undivided Earnings	374	426	13.9	491	15.2
<b>TOTAL EQUITY</b>	617	696	12.8	784	12.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,162	6,608	7.2	7,986	20.9

\* Amount Less than + or - 1 Million

**Arizona**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	67	68	1.5	67	1.5-
<b>INTEREST INCOME</b>					
Interest on Loans	318	383	20.7	430	12.2
(Less) Interest Refund	2	3	16.3	2	27.5-
Income from Investments	110	103	6.3-	103	0.7-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>425</b>	<b>484</b>	<b>13.7</b>	<b>530</b>	<b>9.7</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	179	198	10.3	221	11.7
Interest on Deposits	7	16	136.5	20	22.1
Interest on Borrowed Money	5	6	33.0	1	81.1-
<b>TOTAL INTEREST EXPENSE</b>	<b>191</b>	<b>220</b>	<b>15.4</b>	<b>242</b>	<b>9.9</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>22</b>	<b>26</b>	<b>19.4</b>	<b>35</b>	<b>32.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>212</b>	<b>237</b>	<b>11.6</b>	<b>253</b>	<b>6.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	45	53	18.4	54	1.3
Other Operating Income	21	25	20.3	42	65.1
Gain (Loss) on Investments	0*	-0*	764.2-	1	2,251.6
Gain (Loss) on Disp of Fixed Assets	-0*	0*	123.0	-0*	178.8-
Other Non-Oper Income (Expense)	0*	0*	484.6	13	1,329.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>66</b>	<b>80</b>	<b>20.9</b>	<b>110</b>	<b>38.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	106	117	11.1	134	14.1
Travel and Conference Expense	3	3	6.7	3	7.2
Office Occupancy Expense	15	16	10.9	19	14.1
Office Operations Expense	55	63	14.6	72	14.9
Educational & Promotional Expense	6	7	18.6	9	22.6
Loan Servicing Expense	13	16	26.3	17	3.4
Professional and Outside Services	14	14	3.7-	15	10.1
Member Insurance	1	1	9.4-	0*	12.6-
Operating Fees	1	1	9.3	1	11.2-
Miscellaneous Operating Expenses	5	5	0.7-	6	16.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>218</b>	<b>244</b>	<b>11.6</b>	<b>276</b>	<b>13.4</b>
<b>NET INCOME</b>	<b>60</b>	<b>73</b>	<b>21.7</b>	<b>87</b>	<b>19.4</b>
Transfer to Regular Reserve 1/	25	22	10.8-	8	62.6-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Arkansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	84	82	2.4-	78	4.9-
<b>Cash &amp; Equivalents</b>	49	48	1.9-	113	134.3
<b>TOTAL INVESTMENTS</b>	250	253	1.1	291	15.1
U.S. Government Obligations	9	12	35.4	11	7.0-
Federal Agency Securities	65	66	1.8	102	55.6
Mutual Fund & Common Trusts	18	12	30.9-	8	34.1-
MCSD and PIC at Corporate CU	6	7	5.5	7	1.7
All Other Corporate Credit Union	29	54	87.6	26	52.1-
Commercial Banks, S&Ls	119	97	18.5-	133	36.1
Credit Unions -Loans to, Deposits in	4	4	6.8	2	51.6-
Other Investments	0*	0*	105.4	2	284.9
<b>TOTAL LOANS OUTSTANDING</b>	779	848	8.8	856	0.9
Unsecured Credit Card Loans	45	44	1.7-	41	6.1-
All Other Unsecured Loans	60	63	5.6	57	9.6-
New Vehicle Loans	256	279	8.7	260	6.7-
Used Vehicle Loans	214	238	11.2	246	3.6
First Mortgage Real Estate Loans	101	118	16.3	136	15.7
Other Real Estate Loans	27	25	8.6-	32	28.1
Leases Receivable	0*	0*	89.4	0*	43.7-
All Other Loans to Members	76	81	6.7	83	2.4
Other Loans	0*	1	115.7	0*	79.2-
Allowance For Loan Losses	6	7	25.7	8	2.4
Other Real Estate Owned	0*	0*	321.7	0*	100.0-
Land and Building	19	21	14.5	26	23.7
Other Fixed Assets	4	4	1.2-	5	16.9
NCUSIF Capitalization Deposit	9	9	7.2	10	8.1
Other Assets	9	11	12.3	17	60.1
<b>TOTAL ASSETS</b>	1,114	1,188	6.6	1,311	10.4
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	170.2	0*	86.9-
Accrued Dividends/Interest Payable	3	3	0.6-	3	13.7-
Acct Payable and Other Liabilities	5	4	21.1-	5	20.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	9	8	5.4-	8	6.0-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	949	1,009	6.4	1,120	10.9
Share Drafts	52	59	14.2	62	6.0
Regular Shares	393	384	2.2-	423	10.2
Money Market Shares	109	115	5.9	141	22.6
Share Certificates/CDs	260	311	19.5	334	7.5
IRA/Keogh Accounts	104	106	2.0	115	8.5
All Other Shares and Member Deposits	28	29	5.0	38	30.5
Non-Member Deposits	4	5	35.8	6	12.5
Regular Reserves	40	44	8.3	47	7.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-0*	95.9	0*	346.4
Other Reserves	39	42	7.4	43	2.7
Undivided Earnings	78	84	7.5	93	10.4
<b>TOTAL EQUITY</b>	156	170	8.8	183	7.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,114	1,188	6.6	1,311	10.4

\* Amount Less than + or - 1 Million

**Arkansas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	84	82	2.4-	78	4.9-
<b>INTEREST INCOME</b>					
Interest on Loans	63	71	13.3	72	1.3
(Less) Interest Refund	0*	0*	75.3-	0*	100.0-
Income from Investments	18	17	3.7-	18	5.8
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>81</b>	<b>89</b>	<b>9.5</b>	<b>91</b>	<b>2.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	39	45	13.7	44	1.7-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	792.9	0*	88.9-
<b>TOTAL INTEREST EXPENSE</b>	<b>39</b>	<b>45</b>	<b>14.0</b>	<b>44</b>	<b>2.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>5</b>	<b>48.8</b>	<b>5</b>	<b>0.5-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>39</b>	<b>39</b>	<b>1.9</b>	<b>42</b>	<b>7.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	6	10.4	7	22.1
Other Operating Income	3	3	7.4	4	23.3
Gain (Loss) on Investments	-0*	-0*	720.7-	0*	241.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	99.8-	0*	411,343.8
Other Non-Oper Income (Expense)	0*	0*	257.6	0*	22.5-
<b>TOTAL NON-INTEREST INCOME</b>	<b>8</b>	<b>9</b>	<b>10.4</b>	<b>11</b>	<b>24.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	16	17	6.4	18	10.3
Travel and Conference Expense	0*	0*	9.4	0*	2.9
Office Occupancy Expense	2	2	15.8	2	15.4
Office Operations Expense	7	7	3.9	8	5.4
Educational & Promotional Expense	1	1	1.2	2	20.2
Loan Servicing Expense	1	1	6.4	1	4.7
Professional and Outside Services	3	3	6.2	3	1.9
Member Insurance	2	1	8.3-	1	13.0-
Operating Fees	0*	0*	9.3	0*	1.3-
Miscellaneous Operating Expenses	1	1	13.7-	2	101.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>34</b>	<b>36</b>	<b>4.7</b>	<b>39</b>	<b>10.5</b>
<b>NET INCOME</b>	<b>12</b>	<b>12</b>	<b>0.5-</b>	<b>14</b>	<b>9.6</b>
Transfer to Regular Reserve 1/	3	4	26.5	1	75.0-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**California**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	665	632	5.0-	606	4.1-
<b>Cash &amp; Equivalents</b>	2,460	4,152	68.8	5,741	38.3
<b>TOTAL INVESTMENTS</b>	16,695	14,821	11.2-	19,154	29.2
U.S. Government Obligations	931	528	43.3-	184	65.2-
Federal Agency Securities	7,110	7,429	4.5	9,066	22.0
Mutual Fund & Common Trusts	543	434	19.9-	566	30.3
MCSD and PIC at Corporate CU	370	400	8.2	457	14.1
All Other Corporate Credit Union	5,807	4,117	29.1-	6,003	45.8
Commercial Banks, S&Ls	1,328	1,257	5.4-	1,723	37.1
Credit Unions -Loans to, Deposits in	86	88	2.1	114	29.7
Other Investments	520	568	9.2	1,042	83.4
<b>TOTAL LOANS OUTSTANDING</b>	37,823	43,391	14.7	47,905	10.4
Unsecured Credit Card Loans	3,078	3,217	4.5	3,146	2.2-
All Other Unsecured Loans	2,199	2,096	4.7-	1,958	6.6-
New Vehicle Loans	7,015	8,765	25.0	9,259	5.6
Used Vehicle Loans	7,913	8,939	13.0	9,935	11.1
First Mortgage Real Estate Loans	11,721	12,869	9.8	15,574	21.0
Other Real Estate Loans	4,130	5,431	31.5	5,722	5.4
Leases Receivable	232	305	31.8	347	13.6
All Other Loans to Members	1,265	1,301	2.8	1,392	7.0
Other Loans	271	468	73.0	572	22.3
Allowance For Loan Losses	396	414	4.4	435	5.3
Other Real Estate Owned	8	4	48.1-	7	53.4
Land and Building	705	758	7.5	818	7.9
Other Fixed Assets	269	299	11.0	341	14.3
NCUSIF Capitalization Deposit	442	488	10.5	558	14.4
Other Assets	765	856	12.0	963	12.5
<b>TOTAL ASSETS</b>	58,771	64,356	9.5	75,053	16.6
<b>LIABILITIES</b>					
Total Borrowings	898	726	19.2-	735	1.3
Accrued Dividends/Interest Payable	99	106	6.6	88	17.3-
Acct Payable and Other Liabilities	302	422	40.0	467	10.6
Uninsured Secondary Capital	0*	0*	25.0	0*	52.0
<b>TOTAL LIABILITIES</b>	1,299	1,254	3.4-	1,290	2.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	51,280	56,175	9.5	66,013	17.5
Share Drafts	6,436	7,312	13.6	7,895	8.0
Regular Shares	16,002	16,028	0.2	18,553	15.8
Money Market Shares	7,933	8,656	9.1	11,943	38.0
Share Certificates/CDs	14,400	17,412	20.9	20,179	15.9
IRA/Keogh Accounts	5,757	5,753	0.1-	6,322	9.9
All Other Shares and Member Deposits	591	565	4.4-	720	27.4
Non-Member Deposits	161	450	178.8	399	11.2-
Regular Reserves	1,655	1,894	14.4	2,115	11.7
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-124	-29	76.9	58	304.0
Other Reserves	614	654	6.4	706	8.0
Undivided Earnings	4,046	4,407	8.9	4,871	10.5
<b>TOTAL EQUITY</b>	6,192	6,927	11.9	7,751	11.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	58,771	64,356	9.5	75,053	16.6

\* Amount Less than + or - 1 Million

**California**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	665	632	5.0-	606	4.1-
<b>INTEREST INCOME</b>					
Interest on Loans	2,948	3,422	16.1	3,775	10.3
(Less) Interest Refund	2	1	22.6-	3	104.3
Income from Investments	1,085	1,110	2.3	1,110	0.0
Trading Profits and Losses	-0*	-0*	927.8-	30	6,069.6
<b>TOTAL INTEREST INCOME</b>	<b>4,031</b>	<b>4,531</b>	<b>12.4</b>	<b>4,913</b>	<b>8.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	1,877	2,139	14.0	2,304	7.7
Interest on Deposits	13	42	231.6	73	72.5
Interest on Borrowed Money	31	54	75.3	40	26.5-
<b>TOTAL INTEREST EXPENSE</b>	<b>1,921</b>	<b>2,235</b>	<b>16.4</b>	<b>2,417</b>	<b>8.1</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>240</b>	<b>211</b>	<b>12.3-</b>	<b>252</b>	<b>19.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>1,871</b>	<b>2,085</b>	<b>11.4</b>	<b>2,244</b>	<b>7.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	340	377	10.8	447	18.5
Other Operating Income	141	173	22.8	200	15.6
Gain (Loss) on Investments	2	-8	525.4-	4	153.7
Gain (Loss) on Disp of Fixed Assets	2	6	202.8	45	638.3
Other Non-Oper Income (Expense)	4	3	19.6-	21	551.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>489</b>	<b>552</b>	<b>12.8</b>	<b>717</b>	<b>29.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	881	964	9.4	1,083	12.4
Travel and Conference Expense	31	36	17.0	36	0.1-
Office Occupancy Expense	123	137	11.4	152	10.7
Office Operations Expense	435	466	7.1	519	11.4
Educational & Promotional Expense	66	73	10.0	81	11.3
Loan Servicing Expense	95	108	13.4	119	9.9
Professional and Outside Services	110	124	12.7	137	11.0
Member Insurance	6	6	3.2-	6	3.0-
Operating Fees	11	11	6.2-	10	10.1-
Miscellaneous Operating Expenses	50	45	10.1-	53	18.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,809</b>	<b>1,969</b>	<b>8.9</b>	<b>2,196</b>	<b>11.5</b>
<b>NET INCOME</b>	<b>551</b>	<b>667</b>	<b>21.1</b>	<b>765</b>	<b>14.7</b>
Transfer to Regular Reserve 1/	193	275	42.7	231	16.0-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Colorado**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	179	175	2.2-	168	4.0-
<b>Cash &amp; Equivalents</b>	356	569	59.6	1,067	87.6
<b>TOTAL INVESTMENTS</b>	1,707	1,314	23.0-	1,470	11.9
U.S. Government Obligations	29	35	18.8	10	71.5-
Federal Agency Securities	1,105	877	20.6-	935	6.6
Mutual Fund & Common Trusts	9	9	0.1-	12	25.3
MCSD and PIC at Corporate CU	38	39	3.6	40	1.9
All Other Corporate Credit Union	365	215	41.0-	251	16.5
Commercial Banks, S&Ls	101	77	23.6-	144	88.1
Credit Unions -Loans to, Deposits in	18	14	22.3-	20	46.4
Other Investments	43	48	12.2	58	21.6
<b>TOTAL LOANS OUTSTANDING</b>	5,479	6,224	13.6	6,822	9.6
Unsecured Credit Card Loans	380	399	5.0	338	15.2-
All Other Unsecured Loans	291	286	1.5-	273	4.6-
New Vehicle Loans	967	1,116	15.4	1,152	3.3
Used Vehicle Loans	1,416	1,595	12.6	1,806	13.2
First Mortgage Real Estate Loans	1,192	1,260	5.7	1,564	24.1
Other Real Estate Loans	1,002	1,306	30.3	1,375	5.3
Leases Receivable	28	48	71.1	76	59.1
All Other Loans to Members	195	198	1.6	210	6.2
Other Loans	8	18	120.8	28	60.2
Allowance For Loan Losses	48	49	2.5	52	7.4
Other Real Estate Owned	0*	0*	153.4	3	233.7
Land and Building	129	141	9.6	166	17.9
Other Fixed Assets	40	44	7.6	50	14.2
NCUSIF Capitalization Deposit	63	66	6.0	75	13.5
Other Assets	70	83	18.3	99	19.4
<b>TOTAL ASSETS</b>	7,797	8,393	7.6	9,700	15.6
<b>LIABILITIES</b>					
Total Borrowings	86	66	23.4-	35	47.1-
Accrued Dividends/Interest Payable	4	3	9.1-	3	24.5-
Acct Payable and Other Liabilities	40	45	13.6	52	14.8
Uninsured Secondary Capital	0*	0*	0.0	0*	12.9
<b>TOTAL LIABILITIES</b>	130	115	11.6-	90	22.0-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	6,858	7,354	7.2	8,577	16.6
Share Drafts	1,009	1,129	12.0	1,238	9.6
Regular Shares	1,983	1,894	4.5-	2,156	13.8
Money Market Shares	1,243	1,322	6.4	1,752	32.5
Share Certificates/CDs	1,921	2,286	19.0	2,667	16.6
IRA/Keogh Accounts	616	622	1.0	684	9.9
All Other Shares and Member Deposits	59	60	3.1	52	13.2-
Non-Member Deposits	28	40	44.5	29	29.1-
Regular Reserves	231	258	11.5	265	2.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-25	-8	68.0	9	211.0
Other Reserves	3	2	26.3-	3	3.5
Undivided Earnings	599	671	11.9	756	12.7
<b>TOTAL EQUITY</b>	809	923	14.1	1,032	11.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	7,797	8,393	7.6	9,700	15.6

\* Amount Less than + or - 1 Million

**Colorado**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	179	175	2.2-	168	4.0-
<b>INTEREST INCOME</b>					
Interest on Loans	426	498	17.1	537	7.8
(Less) Interest Refund	0*	0*	51.6	0*	19.2-
Income from Investments	117	101	13.6-	102	0.5
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>543</b>	<b>599</b>	<b>10.5</b>	<b>639</b>	<b>6.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	183	185	1.2	179	3.4-
Interest on Deposits	62	83	33.8	116	40.0
Interest on Borrowed Money	2	7	189.5	2	67.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>247</b>	<b>275</b>	<b>11.2</b>	<b>297</b>	<b>8.1</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>30</b>	<b>26</b>	<b>15.9-</b>	<b>33</b>	<b>27.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>265</b>	<b>299</b>	<b>12.9</b>	<b>309</b>	<b>3.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	45	52	15.6	66	26.9
Other Operating Income	20	24	20.3	29	20.8
Gain (Loss) on Investments	-0*	-2	88.9-	0*	114.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	72.5-	4	1,938.3
Other Non-Oper Income (Expense)	1	6	430.1	4	28.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>66</b>	<b>80</b>	<b>21.7</b>	<b>103</b>	<b>28.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	122	137	11.8	154	12.6
Travel and Conference Expense	4	4	7.9	5	0.3
Office Occupancy Expense	17	18	6.7	21	15.4
Office Operations Expense	56	61	8.7	67	10.1
Educational & Promotional Expense	7	8	12.0	9	17.4
Loan Servicing Expense	13	14	2.9	15	8.9
Professional and Outside Services	26	27	3.7	33	23.2
Member Insurance	3	3	3.5-	3	7.2-
Operating Fees	2	2	7.9	2	12.1-
Miscellaneous Operating Expenses	8	8	6.5	11	40.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>258</b>	<b>282</b>	<b>9.1</b>	<b>320</b>	<b>13.4</b>
<b>NET INCOME</b>	<b>72</b>	<b>97</b>	<b>34.4</b>	<b>93</b>	<b>4.6-</b>
Transfer to Regular Reserve 1/	33	34	1.4	24	29.7-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Connecticut**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	205	195	4.9-	181	7.2-
<b>Cash &amp; Equivalents</b>	256	361	41.1	554	53.4
<b>TOTAL INVESTMENTS</b>	1,745	1,619	7.2-	1,873	15.7
U.S. Government Obligations	10	8	14.4-	6	32.9-
Federal Agency Securities	596	637	6.9	666	4.6
Mutual Fund & Common Trusts	2	1	34.1-	6	336.6
MCSD and PIC at Corporate CU	29	31	8.2	34	10.4
All Other Corporate Credit Union	667	508	23.8-	591	16.4
Commercial Banks, S&Ls	400	347	13.3-	448	29.3
Credit Unions -Loans to, Deposits in	10	16	51.0	19	18.9
Other Investments	31	71	129.9	102	43.5
<b>TOTAL LOANS OUTSTANDING</b>	2,473	2,710	9.6	2,884	6.4
Unsecured Credit Card Loans	233	254	9.0	263	3.4
All Other Unsecured Loans	287	278	3.0-	255	8.5-
New Vehicle Loans	372	450	21.1	402	10.8-
Used Vehicle Loans	368	399	8.4	422	5.6
First Mortgage Real Estate Loans	616	636	3.3	801	25.8
Other Real Estate Loans	505	605	19.8	662	9.5
Leases Receivable	2	2	32.7	2	0.0-
All Other Loans to Members	87	80	7.3-	72	10.4-
Other Loans	3	4	32.3	6	54.8
Allowance For Loan Losses	31	29	5.0-	28	4.5-
Other Real Estate Owned	0*	1	603.5	0*	72.5-
Land and Building	46	49	5.8	52	5.6
Other Fixed Assets	18	19	8.5	20	1.8
NCUSIF Capitalization Deposit	38	40	6.7	43	6.8
Other Assets	39	46	18.6	46	0.1
<b>TOTAL ASSETS</b>	4,584	4,817	5.1	5,444	13.0
<b>LIABILITIES</b>					
Total Borrowings	8	43	443.1	50	16.1
Accrued Dividends/Interest Payable	13	15	10.9	14	8.7-
Acct Payable and Other Liabilities	18	24	35.2	27	14.1
Uninsured Secondary Capital	0	0*	0.0	0*	20.0-
<b>TOTAL LIABILITIES</b>	39	82	109.8	91	10.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	4,032	4,178	3.6	4,754	13.8
Share Drafts	420	467	11.4	498	6.5
Regular Shares	1,961	1,941	1.0-	2,213	14.0
Money Market Shares	401	411	2.5	572	39.2
Share Certificates/CDs	834	938	12.6	1,033	10.1
IRA/Keogh Accounts	373	366	1.9-	388	6.0
All Other Shares and Member Deposits	43	54	23.9	47	11.7-
Non-Member Deposits	1	0*	34.6-	4	316.8
Regular Reserves	115	125	8.8	132	5.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	0*	125.8	0*	136.0
Other Reserves	54	57	5.2	61	8.1
Undivided Earnings	345	375	8.7	405	8.0
<b>TOTAL EQUITY</b>	512	557	8.7	599	7.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,584	4,817	5.1	5,444	13.0

\* Amount Less than + or - 1 Million

**Connecticut**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	205	195	4.9-	181	7.2-
<b>INTEREST INCOME</b>					
Interest on Loans	198	215	8.6	225	4.8
(Less) Interest Refund	0*	0*	533.5	0*	32.2-
Income from Investments	108	115	6.6	112	2.6-
Trading Profits and Losses	0*	0	100.0-	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>306</b>	<b>330</b>	<b>7.8</b>	<b>337</b>	<b>2.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	138	150	8.8	154	2.8
Interest on Deposits	0*	0*	72.8-	0*	3.7
Interest on Borrowed Money	1	2	88.3	1	30.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>139</b>	<b>152</b>	<b>9.4</b>	<b>155</b>	<b>2.3</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>11</b>	<b>8</b>	<b>20.8-</b>	<b>8</b>	<b>3.1-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>157</b>	<b>170</b>	<b>8.4</b>	<b>174</b>	<b>2.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	19	21	10.5	24	11.7
Other Operating Income	9	10	8.7	13	31.4
Gain (Loss) on Investments	-0*	-0*	1,174.7-	0*	601.1
Gain (Loss) on Disp of Fixed Assets	-0*	0*	191.6	-0*	141.9-
Other Non-Oper Income (Expense)	0*	0*	14.8-	0*	48.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>29</b>	<b>31</b>	<b>9.4</b>	<b>37</b>	<b>17.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	75	82	8.9	89	8.8
Travel and Conference Expense	2	3	12.5	2	14.8-
Office Occupancy Expense	8	8	6.0	9	10.9
Office Operations Expense	32	34	8.5	36	5.8
Educational & Promotional Expense	4	5	7.4	5	2.8
Loan Servicing Expense	7	7	3.8	8	14.7
Professional and Outside Services	9	10	9.6	10	8.0
Member Insurance	3	3	1.9	2	4.2-
Operating Fees	1	1	0.5	0*	18.6-
Miscellaneous Operating Expenses	5	5	1.4	5	4.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>145</b>	<b>157</b>	<b>8.0</b>	<b>168</b>	<b>7.0</b>
<b>NET INCOME</b>	<b>40</b>	<b>44</b>	<b>10.4</b>	<b>43</b>	<b>3.0-</b>
Transfer to Regular Reserve 1/	11	10	7.3-	5	55.6-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Delaware**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	42	41	2.4-	40	2.4-
<b>Cash &amp; Equivalents</b>	30	48	60.8	108	126.8
<b>TOTAL INVESTMENTS</b>	295	246	16.5-	299	21.3
U.S. Government Obligations	21	9	55.5-	6	35.1-
Federal Agency Securities	155	150	2.9-	178	18.4
Mutual Fund & Common Trusts	6	2	64.0-	13	532.2
MCSD and PIC at Corporate CU	7	6	23.2-	6	1.0-
All Other Corporate Credit Union	39	24	38.8-	18	26.8-
Commercial Banks, S&Ls	57	44	23.2-	66	49.2
Credit Unions -Loans to, Deposits in	2	3	26.3	1	52.2-
Other Investments	8	8	3.2	12	45.1
<b>TOTAL LOANS OUTSTANDING</b>	603	664	10.1	664	0.0-
Unsecured Credit Card Loans	44	52	16.6	52	0.7
All Other Unsecured Loans	84	79	5.9-	80	1.1
New Vehicle Loans	121	132	8.9	119	9.8-
Used Vehicle Loans	83	96	15.0	100	4.5
First Mortgage Real Estate Loans	105	110	5.2	110	0.0
Other Real Estate Loans	153	176	15.1	188	6.8
Leases Receivable	0*	0*	54.5-	0*	54.0-
All Other Loans to Members	12	15	26.6	11	23.0-
Other Loans	0*	5	413.0	3	32.5-
Allowance For Loan Losses	6	6	11.4	7	2.3
Other Real Estate Owned	0*	0*	9.6-	1	1,051.4
Land and Building	13	13	2.2	14	9.8
Other Fixed Assets	4	5	7.6	7	55.9
NCUSIF Capitalization Deposit	8	8	7.5	9	5.9
Other Assets	7	8	3.7	8	10.1
<b>TOTAL ASSETS</b>	954	985	3.3	1,104	12.1
<b>LIABILITIES</b>					
Total Borrowings	3	6	133.9	0*	96.7-
Accrued Dividends/Interest Payable	2	3	6.9	3	3.9
Acct Payable and Other Liabilities	4	5	21.6	6	27.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	9	13	51.0	9	34.5-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	846	861	1.7	972	13.0
Share Drafts	68	80	17.6	88	10.2
Regular Shares	403	397	1.5-	449	13.3
Money Market Shares	91	99	8.7	103	3.9
Share Certificates/CDs	193	202	4.3	245	21.7
IRA/Keogh Accounts	71	64	10.7-	68	7.4
All Other Shares and Member Deposits	6	6	2.4-	7	32.7
Non-Member Deposits	14	14	2.3	11	23.0-
Regular Reserves	35	38	8.3	40	6.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-0*	76.7	1	274.5
Other Reserves	19	39	105.6	41	6.3
Undivided Earnings	49	36	27.1-	41	14.4
<b>TOTAL EQUITY</b>	99	111	12.1	123	10.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	954	985	3.3	1,104	12.1

\* Amount Less than + or - 1 Million

**Delaware**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	42	41	2.4-	40	2.4-
<b>INTEREST INCOME</b>					
Interest on Loans	53	55	5.3	57	3.4
(Less) Interest Refund	0*	0*	1.8-	0*	58.6-
Income from Investments	17	18	2.1	17	6.3-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>70</b>	<b>73</b>	<b>4.5</b>	<b>74</b>	<b>1.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	32	35	7.2	34	1.7-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	242.9	0*	60.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>32</b>	<b>35</b>	<b>7.8</b>	<b>34</b>	<b>2.2-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>4</b>	<b>3</b>	<b>13.8-</b>	<b>4</b>	<b>6.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>34</b>	<b>35</b>	<b>3.5</b>	<b>36</b>	<b>3.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	4	5	24.4	5	7.9
Other Operating Income	2	3	18.0	4	27.0
Gain (Loss) on Investments	-0*	-0*	222.3-	0*	139.6
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	99.0	0*	11,322.5
Other Non-Oper Income (Expense)	0*	0*	87.7	0*	56.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>6</b>	<b>7</b>	<b>19.2</b>	<b>9</b>	<b>24.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	13	15	11.2	16	7.4
Travel and Conference Expense	0*	0*	1.9-	0*	4.7
Office Occupancy Expense	1	2	15.2	2	15.5
Office Operations Expense	7	7	5.4	8	6.8
Educational & Promotional Expense	0*	0*	5.4	0*	21.2
Loan Servicing Expense	2	2	8.8	2	12.3
Professional and Outside Services	4	4	8.3	5	18.3
Member Insurance	0*	0*	0.1-	0*	8.7-
Operating Fees	0*	0*	9.9	0*	5.5-
Miscellaneous Operating Expenses	0*	0*	5.0	0*	9.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>30</b>	<b>32</b>	<b>8.7</b>	<b>35</b>	<b>9.0</b>
<b>NET INCOME</b>	<b>10</b>	<b>10</b>	<b>2.5-</b>	<b>10</b>	<b>1.9</b>
Transfer to Regular Reserve 1/	3	2	20.6-	3	28.1

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

District of Columbia  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
December 31, 2001  
(Dollar Amounts in Millions)

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	77	75	2.6-	71	5.3-
<b>Cash &amp; Equivalents</b>	190	428	124.8	496	15.8
<b>TOTAL INVESTMENTS</b>	1,088	793	27.1-	909	14.7
U.S. Government Obligations	284	268	5.4-	258	3.7-
Federal Agency Securities	325	324	0.4-	313	3.5-
Mutual Fund & Common Trusts	53	35	35.0-	156	349.5
MCSD and PIC at Corporate CU	28	5	80.8-	6	17.7
All Other Corporate Credit Union	39	18	54.3-	22	24.3
Commercial Banks, S&Ls	302	105	65.2-	116	10.3
Credit Unions -Loans to, Deposits in	3	5	54.5	4	33.8-
Other Investments	53	32	39.3-	35	7.8
<b>TOTAL LOANS OUTSTANDING</b>	1,845	2,059	11.6	2,132	3.5
Unsecured Credit Card Loans	187	194	3.8	164	15.4-
All Other Unsecured Loans	248	240	3.5-	218	9.0-
New Vehicle Loans	324	371	14.4	345	7.0-
Used Vehicle Loans	172	185	7.5	175	5.3-
First Mortgage Real Estate Loans	647	762	17.8	938	23.1
Other Real Estate Loans	193	238	23.7	232	2.6-
Leases Receivable	5	7	40.9	6	12.0-
All Other Loans to Members	65	59	9.4-	51	14.3-
Other Loans	3	2	35.0-	2	11.7-
Allowance For Loan Losses	19	20	3.0	18	9.9-
Other Real Estate Owned	0*	0*	84.7	0*	51.4-
Land and Building	13	16	29.6	14	15.4-
Other Fixed Assets	12	12	0.7-	12	2.5
NCUSIF Capitalization Deposit	22	23	5.4	24	4.1
Other Assets	26	30	15.6	27	7.8-
<b>TOTAL ASSETS</b>	3,177	3,341	5.2	3,597	7.7
<b>LIABILITIES</b>					
Total Borrowings	29	17	41.9-	27	58.5
Accrued Dividends/Interest Payable	9	12	28.8	10	18.7-
Acct Payable and Other Liabilities	14	15	5.7	17	11.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	52	44	16.4-	53	21.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,736	2,865	4.7	3,088	7.8
Share Drafts	522	556	6.4	533	4.1-
Regular Shares	985	942	4.3-	1,001	6.3
Money Market Shares	425	492	15.7	641	30.3
Share Certificates/CDs	632	714	12.9	761	6.6
IRA/Keogh Accounts	153	143	6.5-	136	5.1-
All Other Shares and Member Deposits	12	14	17.5	14	6.0-
Non-Member Deposits	6	4	35.7-	2	36.4-
Regular Reserves	81	85	4.7	84	1.6-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-0*	88.1	1	489.8
Other Reserves	53	57	6.9	43	25.1-
Undivided Earnings	257	290	13.2	328	12.8
<b>TOTAL EQUITY</b>	388	432	11.3	456	5.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	3,177	3,341	5.2	3,597	7.7

\* Amount Less than + or - 1 Million

District of Columbia  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2001  
(Dollar Amounts in Millions)

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	77	75	2.6-	71	5.3-
<b>INTEREST INCOME</b>					
Interest on Loans	138	155	12.2	155	0.1-
(Less) Interest Refund	0*	0*	730.0	0*	67.3-
Income from Investments	63	66	5.0	55	16.8-
Trading Profits and Losses	-4	4	222.1	6	42.6
<b>TOTAL INTEREST INCOME</b>	<b>198</b>	<b>225</b>	<b>14.0</b>	<b>216</b>	<b>4.1-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	89	101	13.7	97	4.5-
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	1	17.8	1	3.9
<b>TOTAL INTEREST EXPENSE</b>	<b>90</b>	<b>103</b>	<b>13.7</b>	<b>98</b>	<b>4.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>10</b>	<b>9</b>	<b>14.5-</b>	<b>8</b>	<b>9.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>97</b>	<b>114</b>	<b>17.3</b>	<b>110</b>	<b>3.3-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	19	20	2.8	22	8.5
Other Operating Income	5	5	0.8	4	12.6-
Gain (Loss) on Investments	0*	-0*	104.6-	0*	1,619.9
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	432.9-	0*	122.6
Other Non-Oper Income (Expense)	0*	0*	49.6-	0*	42.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>26</b>	<b>25</b>	<b>1.0-</b>	<b>27</b>	<b>6.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	44	46	5.4	46	0.3
Travel and Conference Expense	1	2	4.7	1	5.5-
Office Occupancy Expense	3	3	17.3	3	7.9-
Office Operations Expense	23	23	3.1-	23	0.2
Educational & Promotional Expense	2	2	1.9	2	0.3
Loan Servicing Expense	5	6	15.6	5	5.4-
Professional and Outside Services	7	8	12.4	7	10.0-
Member Insurance	0*	0*	8.2-	0*	9.2-
Operating Fees	0*	0*	8.9-	0*	20.6-
Miscellaneous Operating Expenses	2	2	12.1	2	19.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>89</b>	<b>93</b>	<b>4.5</b>	<b>92</b>	<b>1.2-</b>
<b>NET INCOME</b>	<b>34</b>	<b>46</b>	<b>36.8</b>	<b>45</b>	<b>2.3-</b>
Transfer to Regular Reserve 1/	10	8	19.8-	3	65.6-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Florida**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	253	250	1.2-	246	1.6-
<b>Cash &amp; Equivalents</b>	1,352	1,839	36.0	2,817	53.2
<b>TOTAL INVESTMENTS</b>	5,392	4,566	15.3-	5,727	25.4
U.S. Government Obligations	402	309	23.2-	268	13.1-
Federal Agency Securities	3,043	3,008	1.1-	3,921	30.3
Mutual Fund & Common Trusts	148	119	19.8-	139	16.7
MCSD and PIC at Corporate CU	68	67	1.8-	75	12.3
All Other Corporate Credit Union	940	465	50.5-	505	8.5
Commercial Banks, S&Ls	638	366	42.7-	517	41.3
Credit Unions -Loans to, Deposits in	15	17	20.1	23	33.0
Other Investments	138	216	56.1	280	29.7
<b>TOTAL LOANS OUTSTANDING</b>	13,132	14,851	13.1	16,163	8.8
Unsecured Credit Card Loans	1,215	1,240	2.1	1,333	7.5
All Other Unsecured Loans	964	941	2.3-	933	0.8-
New Vehicle Loans	3,234	3,953	22.2	4,088	3.4
Used Vehicle Loans	2,528	2,832	12.0	3,264	15.2
First Mortgage Real Estate Loans	3,421	3,702	8.2	4,224	14.1
Other Real Estate Loans	1,084	1,353	24.8	1,444	6.7
Leases Receivable	32	55	73.8	92	66.7
All Other Loans to Members	635	745	17.3	756	1.4
Other Loans	19	28	48.7	29	3.1
Allowance For Loan Losses	143	141	1.3-	148	4.9
Other Real Estate Owned	2	3	22.8	1	48.8-
Land and Building	356	381	7.2	431	13.0
Other Fixed Assets	112	114	1.6	124	8.9
NCUSIF Capitalization Deposit	161	175	8.5	196	12.2
Other Assets	259	245	5.6-	309	26.3
<b>TOTAL ASSETS</b>	20,623	22,032	6.8	25,620	16.3
<b>LIABILITIES</b>					
Total Borrowings	332	202	39.1-	365	80.3
Accrued Dividends/Interest Payable	24	26	8.0	24	10.8-
Acct Payable and Other Liabilities	132	165	25.2	183	10.7
Uninsured Secondary Capital	0*	0*	20.0	0*	633.3
<b>TOTAL LIABILITIES</b>	488	394	19.4-	571	45.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	17,923	19,136	6.8	22,282	16.4
Share Drafts	2,677	2,965	10.8	3,166	6.8
Regular Shares	6,399	6,171	3.6-	7,059	14.4
Money Market Shares	1,914	2,098	9.6	3,142	49.7
Share Certificates/CDs	5,133	6,002	16.9	6,801	13.3
IRA/Keogh Accounts	1,694	1,767	4.3	1,973	11.7
All Other Shares and Member Deposits	96	101	5.3	104	2.8
Non-Member Deposits	10	31	204.0	37	19.0
Regular Reserves	704	724	2.9	766	5.8
APPR. For Non-Conf. Invest.	0	0	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	-55	-2	95.7	35	1,598.1
Other Reserves	168	235	40.0	337	43.6
Undivided Earnings	1,394	1,545	10.8	1,628	5.3
<b>TOTAL EQUITY</b>	2,212	2,502	13.1	2,766	10.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	20,623	22,032	6.8	25,620	16.3

\* Amount Less than + or - 1 Million

**Florida**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	253	250	1.2-	246	1.6-
<b>INTEREST INCOME</b>					
Interest on Loans	1,054	1,173	11.3	1,286	9.7
(Less) Interest Refund	0*	0*	92.6	0*	25.4-
Income from Investments	347	359	3.3	351	2.2-
Trading Profits and Losses	0*	0*	31.6-	0*	34.1-
<b>TOTAL INTEREST INCOME</b>	<b>1,401</b>	<b>1,531</b>	<b>9.3</b>	<b>1,637</b>	<b>6.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	573	636	11.0	690	8.6
Interest on Deposits	71	85	20.6	93	9.5
Interest on Borrowed Money	8	12	55.3	13	9.2
<b>TOTAL INTEREST EXPENSE</b>	<b>651</b>	<b>733</b>	<b>12.6</b>	<b>797</b>	<b>8.7</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>89</b>	<b>70</b>	<b>22.2-</b>	<b>90</b>	<b>28.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>661</b>	<b>729</b>	<b>10.3</b>	<b>751</b>	<b>3.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	197	216	10.0	238	10.3
Other Operating Income	54	70	29.9	89	26.7
Gain (Loss) on Investments	2	0*	93.8-	5	3,617.5
Gain (Loss) on Disp of Fixed Assets	-2	5	385.4	2	64.2-
Other Non-Oper Income (Expense)	-2	0*	147.2	2	76.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>249</b>	<b>292</b>	<b>17.2</b>	<b>335</b>	<b>14.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	342	371	8.5	411	11.0
Travel and Conference Expense	11	12	12.8	12	0.6
Office Occupancy Expense	46	50	8.9	55	10.3
Office Operations Expense	180	189	5.0	205	8.7
Educational & Promotional Expense	21	25	20.2	30	16.8
Loan Servicing Expense	29	31	8.5	35	11.3
Professional and Outside Services	66	69	4.8	79	14.5
Member Insurance	5	4	7.1-	4	0.8-
Operating Fees	4	5	13.6	4	12.2-
Miscellaneous Operating Expenses	20	24	19.5	24	0.2-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>723</b>	<b>780</b>	<b>7.9</b>	<b>859</b>	<b>10.2</b>
<b>NET INCOME</b>	<b>188</b>	<b>241</b>	<b>28.6</b>	<b>227</b>	<b>5.9-</b>
Transfer to Regular Reserve 1/	66	85	27.6	51	39.9-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Georgia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	230	224	2.6-	217	3.1-
<b>Cash &amp; Equivalents</b>	515	761	47.7	1,475	93.9
<b>TOTAL INVESTMENTS</b>	2,730	2,220	18.7-	2,441	10.0
U.S. Government Obligations	80	37	53.7-	12	68.7-
Federal Agency Securities	1,539	1,414	8.2-	1,403	0.7-
Mutual Fund & Common Trusts	9	7	13.8-	8	1.6
MCSD and PIC at Corporate CU	50	55	9.6	57	3.2
All Other Corporate Credit Union	567	196	65.4-	186	5.1-
Commercial Banks, S&Ls	406	319	21.5-	417	31.0
Credit Unions -Loans to, Deposits in	61	177	188.1	331	87.2
Other Investments	18	16	11.8-	28	76.3
<b>TOTAL LOANS OUTSTANDING</b>	5,188	5,572	7.4	5,690	2.1
Unsecured Credit Card Loans	386	408	5.7	413	1.1
All Other Unsecured Loans	527	555	5.3	550	0.9-
New Vehicle Loans	1,064	1,192	12.1	1,090	8.5-
Used Vehicle Loans	1,289	1,344	4.3	1,385	3.0
First Mortgage Real Estate Loans	1,133	1,190	5.0	1,385	16.4
Other Real Estate Loans	471	549	16.5	555	1.1
Leases Receivable	16	14	11.8-	11	20.2-
All Other Loans to Members	294	307	4.3	266	13.3-
Other Loans	8	14	70.2	36	162.5-
Allowance For Loan Losses	42	42	0.8-	46	9.7
Other Real Estate Owned	1	0*	10.9-	1	35.4
Land and Building	86	100	16.5	108	7.7
Other Fixed Assets	37	36	2.7-	37	0.6
NCUSIF Capitalization Deposit	67	70	4.0	73	4.8
Other Assets	102	104	1.8	98	6.3-
<b>TOTAL ASSETS</b>	8,684	8,822	1.6	9,877	12.0
<b>LIABILITIES</b>					
Total Borrowings	38	35	7.9-	3	90.5-
Accrued Dividends/Interest Payable	14	16	13.9	13	15.5-
Acct Payable and Other Liabilities	45	54	18.5	80	49.6
Uninsured Secondary Capital	0*	0*	0.0	0*	24.0-
<b>TOTAL LIABILITIES</b>	97	105	7.5	97	7.2-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	7,528	7,586	0.8	8,563	12.9
Share Drafts	945	1,015	7.4	1,058	4.3
Regular Shares	4,008	3,986	0.5-	4,651	16.7
Money Market Shares	328	276	15.8-	396	43.3
Share Certificates/CDs	1,401	1,484	5.9	1,614	8.7
IRA/Keogh Accounts	724	698	3.6-	737	5.6
All Other Shares and Member Deposits	114	116	1.2	94	18.7-
Non-Member Deposits	9	11	17.1	14	27.7
Regular Reserves	267	285	6.6	292	2.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-10	-0*	92.9	7	1,098.2
Other Reserves	7	8	20.1	7	17.9-
Undivided Earnings	794	839	5.8	911	8.5
<b>TOTAL EQUITY</b>	1,058	1,132	7.0	1,216	7.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	8,684	8,822	1.6	9,877	12.0

\* Amount Less than + or - 1 Million

**Georgia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	230	224	2.6-	217	3.1-
<b>INTEREST INCOME</b>					
Interest on Loans	424	457	7.8	476	4.2
(Less) Interest Refund	0*	0*	62.5	0*	20.7
Income from Investments	171	173	1.2	155	10.5-
Trading Profits and Losses	0*	0	100.0-	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>595</b>	<b>630</b>	<b>5.9</b>	<b>631</b>	<b>0.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	266	279	4.8	261	6.6-
Interest on Deposits	38	47	24.6	53	12.3
Interest on Borrowed Money	1	2	62.8	0*	83.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>305</b>	<b>328</b>	<b>7.4</b>	<b>314</b>	<b>4.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>25</b>	<b>25</b>	<b>1.7-</b>	<b>34</b>	<b>36.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>264</b>	<b>277</b>	<b>4.7</b>	<b>283</b>	<b>2.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	62	66	6.6	74	12.7
Other Operating Income	22	25	15.4	30	16.7
Gain (Loss) on Investments	0*	-0*	132.0-	12	5,883.6
Gain (Loss) on Disp of Fixed Assets	-0*	0*	126.0	-0*	108.1-
Other Non-Oper Income (Expense)	1	0*	90.6-	0*	635.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>85</b>	<b>91</b>	<b>7.5</b>	<b>116</b>	<b>27.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	130	135	3.7	143	5.8
Travel and Conference Expense	4	4	1.7-	4	1.3-
Office Occupancy Expense	15	16	7.0	17	6.3
Office Operations Expense	63	64	1.9	69	7.9
Educational & Promotional Expense	7	7	5.0-	7	9.6
Loan Servicing Expense	12	12	0.9-	13	7.6
Professional and Outside Services	19	21	14.2	22	3.4
Member Insurance	5	4	7.7-	4	4.7-
Operating Fees	2	2	9.8	2	11.6-
Miscellaneous Operating Expenses	8	8	0.3-	9	2.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>264</b>	<b>273</b>	<b>3.4</b>	<b>289</b>	<b>5.8</b>
<b>NET INCOME</b>	<b>85</b>	<b>94</b>	<b>11.7</b>	<b>110</b>	<b>16.1</b>
Transfer to Regular Reserve 1/	24	31	30.6	19	40.4-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Guam**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	2	2	0.0	2	0.0
<b>Cash &amp; Equivalents</b>	9	10	8.4	38	299.8
<b>TOTAL INVESTMENTS</b>	5	9	83.2	12	33.6
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	0*	0*	0.0	0*	0.0
Mutual Fund & Common Trusts	2	2	13.2-	1	23.1-
MCSD and PIC at Corporate CU	0*	1	48.6	1	24.1
All Other Corporate Credit Union	1	1	31.4	3	124.4
Commercial Banks, S&Ls	1	5	355.8	0*	85.7-
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	11.7	6	1,529.3
<b>TOTAL LOANS OUTSTANDING</b>	136	138	1.2	138	0.1-
Unsecured Credit Card Loans	2	2	9.1-	3	66.7
All Other Unsecured Loans	85	92	8.0	87	5.7-
New Vehicle Loans	18	24	30.9	25	3.1
Used Vehicle Loans	0*	0*	352.5	1	58.5
First Mortgage Real Estate Loans	6	8	18.7	8	2.7
Other Real Estate Loans	3	1	54.7-	1	0.8
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans to Members	22	11	50.5-	13	23.9
Other Loans	0*	0*	0.0	0*	0.0
Allowance For Loan Losses	5	6	4.9	6	4.9
Other Real Estate Owned	0*	0*	37.2-	0*	100.0-
Land and Building	3	3	2.7	2	5.0-
Other Fixed Assets	1	1	4.9-	1	1.8-
NCUSIF Capitalization Deposit	0*	1	13.3	1	3.1
Other Assets	1	1	30.1	2	40.6
<b>TOTAL ASSETS</b>	151	158	4.3	189	20.1
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	1	52.2	1	11.1
Acct Payable and Other Liabilities	0*	0*	57.8	0*	6.1-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	1	2	54.4	2	4.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	120	125	4.0	156	25.1
Share Drafts	3	3	11.1	3	13.8
Regular Shares	77	75	2.0-	84	11.4
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	39	44	14.1	58	30.1
IRA/Keogh Accounts	1	2	55.2	2	30.8
All Other Shares and Member Deposits	0*	0*	3.2	8	1,391.5
Non-Member Deposits	0*	0*	0.0	1	0.0
Regular Reserves	0*	1	61.3	0*	50.3-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	33.5	-0*	372.0-
Other Reserves	0*	0*	100.0-	0*	0.0
Undivided Earnings	28	29	3.9	30	1.8
<b>TOTAL EQUITY</b>	30	31	3.4	31	1.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	151	158	4.3	189	20.1

\* Amount Less than + or - 1 Million

Guam  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2001  
(Dollar Amounts in Millions)

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	2	2	0.0	2	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	15	17	8.6	17	1.1
(Less) Interest Refund	0*	0*	0.0	0*	0.0
Income from Investments	0*	0*	51.8	1	15.6
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>16</b>	<b>17</b>	<b>10.1</b>	<b>18</b>	<b>1.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	6	6	14.0	7	7.4
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
<b>TOTAL INTEREST EXPENSE</b>	<b>6</b>	<b>6</b>	<b>14.0</b>	<b>7</b>	<b>7.4</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>4</b>	<b>44.0</b>	<b>4</b>	<b>1.0-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>7</b>	<b>7</b>	<b>7.4-</b>	<b>6</b>	<b>1.8-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	9.6	0*	6.7
Other Operating Income	0*	0*	0.0	0*	0.0
Gain (Loss) on Investments	0	0	0.0	0*	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	86.7-	0*	740.1
Other Non-Oper Income (Expense)	-0*	-0*	92.6	0*	126.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>0*</b>	<b>0*</b>	<b>13.9</b>	<b>0*</b>	<b>19.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	3	3	0.5-	3	8.2
Travel and Conference Expense	0*	0*	29.2	0*	8.1
Office Occupancy Expense	0*	0*	1.7-	0*	9.6
Office Operations Expense	1	1	5.3	1	16.7
Educational & Promotional Expense	0*	0*	34.9-	0*	138.9
Loan Servicing Expense	0*	0*	67.3	0*	8.8-
Professional and Outside Services	0*	0*	87.3	0*	10.3-
Member Insurance	0*	0*	0.0	0*	0.0
Operating Fees	0*	0*	26.2	0*	20.0-
Miscellaneous Operating Expenses	0*	0*	4.9-	0*	38.1-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>6</b>	<b>6</b>	<b>5.9</b>	<b>7</b>	<b>9.0</b>
<b>NET INCOME</b>	<b>2</b>	<b>1</b>	<b>44.1-</b>	<b>0*</b>	<b>54.2-</b>
Transfer to Regular Reserve 1/	2	0*	82.8-	0*	6.8-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Hawaii**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	106	102	3.8-	100	2.0-
<b>Cash &amp; Equivalents</b>	223	279	25.1	539	93.0
<b>TOTAL INVESTMENTS</b>	1,549	1,511	2.5-	1,720	13.8
U.S. Government Obligations	27	23	14.8-	27	16.0
Federal Agency Securities	685	713	4.1	698	2.1-
Mutual Fund & Common Trusts	25	27	6.6	27	1.1-
MCSD and PIC at Corporate CU	29	30	1.6	32	9.5
All Other Corporate Credit Union	205	178	13.1-	257	44.3
Commercial Banks, S&Ls	555	510	8.0-	655	28.3
Credit Unions -Loans to, Deposits in	10	17	61.0	15	13.7-
Other Investments	13	13	0.3	10	27.0-
<b>TOTAL LOANS OUTSTANDING</b>	2,010	2,179	8.4	2,333	7.1
Unsecured Credit Card Loans	106	116	9.7	123	5.6
All Other Unsecured Loans	302	292	3.3-	297	1.7
New Vehicle Loans	302	387	28.1	493	27.3
Used Vehicle Loans	178	210	17.6	256	21.9
First Mortgage Real Estate Loans	529	554	4.8	562	1.4
Other Real Estate Loans	453	466	2.8	448	3.8-
Leases Receivable	2	0*	100.0-	0*	0.0
All Other Loans to Members	131	144	9.8	133	7.4-
Other Loans	6	10	73.2	21	117.1
Allowance For Loan Losses	29	31	9.9	33	3.5
Other Real Estate Owned	4	4	5.4	2	46.6-
Land and Building	77	78	2.0	80	2.1
Other Fixed Assets	13	14	8.0	15	7.4
NCUSIF Capitalization Deposit	31	32	4.1	35	8.3
Other Assets	34	38	12.1	38	0.6-
<b>TOTAL ASSETS</b>	3,912	4,104	4.9	4,729	15.2
<b>LIABILITIES</b>					
Total Borrowings	5	3	43.2-	0*	67.2-
Accrued Dividends/Interest Payable	3	4	29.4	4	11.9-
Acct Payable and Other Liabilities	19	24	25.0	23	4.4-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	27	31	13.5	27	10.9-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,371	3,526	4.6	4,121	16.9
Share Drafts	265	295	11.4	333	13.0
Regular Shares	1,648	1,641	0.5-	1,883	14.8
Money Market Shares	387	394	1.6	568	44.3
Share Certificates/CDs	724	869	20.0	986	13.5
IRA/Keogh Accounts	298	289	3.1-	308	6.8
All Other Shares and Member Deposits	33	30	8.5-	36	21.0
Non-Member Deposits	16	9	42.6-	6	29.9-
Regular Reserves	123	126	2.5	132	4.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-7	-3	64.3	-0*	98.8
Other Reserves	81	94	15.8	93	0.8-
Undivided Earnings	317	330	4.3	355	7.6
<b>TOTAL EQUITY</b>	513	548	6.7	581	6.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	3,912	4,104	4.9	4,729	15.2

\* Amount Less than + or - 1 Million

**Hawaii**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	106	102	3.8-	100	2.0-
<b>INTEREST INCOME</b>					
Interest on Loans	163	175	7.4	186	5.9
(Less) Interest Refund	3	3	3.6	3	21.6-
Income from Investments	99	106	7.3	106	0.0
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>258</b>	<b>278</b>	<b>7.4</b>	<b>289</b>	<b>4.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	126	135	7.2	141	4.3
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	11.5-	0*	78.1-
<b>TOTAL INTEREST EXPENSE</b>	<b>126</b>	<b>135</b>	<b>7.1</b>	<b>141</b>	<b>4.1</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>18</b>	<b>15</b>	<b>13.3-</b>	<b>13</b>	<b>15.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>114</b>	<b>127</b>	<b>11.0</b>	<b>135</b>	<b>6.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	8	9	9.2	10	15.4
Other Operating Income	6	7	8.6	9	31.2
Gain (Loss) on Investments	-0*	-0*	10.6-	-0*	21.7
Gain (Loss) on Disp of Fixed Assets	0*	-0*	185.1-	0*	114.5
Other Non-Oper Income (Expense)	0*	-0*	519.7-	0*	292.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>14</b>	<b>14</b>	<b>2.4</b>	<b>19</b>	<b>31.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	51	54	6.4	59	9.1
Travel and Conference Expense	2	2	8.7	2	9.4
Office Occupancy Expense	7	8	8.5	8	12.4
Office Operations Expense	19	20	5.5	23	10.8
Educational & Promotional Expense	3	3	26.0	4	25.8
Loan Servicing Expense	4	4	9.2	4	12.3
Professional and Outside Services	9	10	6.0	11	7.8
Member Insurance	4	4	1.0	4	0.5
Operating Fees	1	1	3.2	0*	12.9-
Miscellaneous Operating Expenses	4	5	14.9	5	1.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>104</b>	<b>111</b>	<b>7.1</b>	<b>122</b>	<b>9.3</b>
<b>NET INCOME</b>	<b>24</b>	<b>30</b>	<b>22.8</b>	<b>32</b>	<b>6.9</b>
Transfer to Regular Reserve 1/	7	12	67.8	9	31.1-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Idaho  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
December 31, 2001  
(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	54	50	7.4-	50	0.0
<b>Cash &amp; Equivalents</b>	123	159	28.5	268	69.1
<b>TOTAL INVESTMENTS</b>	192	158	17.4-	259	63.4
U.S. Government Obligations	1	0*	81.5-	0*	0.0
Federal Agency Securities	42	42	2.1	57	34.1
Mutual Fund & Common Trusts	3	3	6.3	3	5.5
MCSD and PIC at Corporate CU	9	10	8.1	11	11.5
All Other Corporate Credit Union	94	56	40.7-	117	109.5
Commercial Banks, S&Ls	40	41	4.0	66	60.1
Credit Unions -Loans to, Deposits in	3	5	77.7	4	20.8-
Other Investments	0*	1	66.0	0*	15.1-
<b>TOTAL LOANS OUTSTANDING</b>	1,061	1,160	9.3	1,235	6.5
Unsecured Credit Card Loans	55	59	6.5	61	3.7
All Other Unsecured Loans	67	62	8.3-	56	9.9-
New Vehicle Loans	190	224	18.0	218	2.5-
Used Vehicle Loans	350	389	11.0	419	7.8
First Mortgage Real Estate Loans	155	165	6.3	212	28.6
Other Real Estate Loans	88	97	9.8	106	8.7
Leases Receivable	0*	0*	100.0-	5	0.0
All Other Loans to Members	154	159	3.1	152	3.9-
Other Loans	0*	6	750.6	7	20.3
Allowance For Loan Losses	7	8	15.9	9	11.8
Other Real Estate Owned	0*	0*	480.1	0*	31.7-
Land and Building	35	36	4.3	38	4.9
Other Fixed Assets	8	8	0.1-	8	1.4
NCUSIF Capitalization Deposit	11	12	10.5	14	9.1
Other Assets	13	14	11.7	15	3.7
<b>TOTAL ASSETS</b>	1,437	1,540	7.2	1,828	18.7
<b>LIABILITIES</b>					
Total Borrowings	23	3	88.2-	0*	86.3-
Accrued Dividends/Interest Payable	5	6	20.3	5	11.5-
Acct Payable and Other Liabilities	8	10	18.5	13	40.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	36	18	49.5-	19	4.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,255	1,361	8.5	1,633	20.0
Share Drafts	188	214	13.9	232	8.5
Regular Shares	471	470	0.2-	564	20.1
Money Market Shares	155	163	5.5	208	27.5
Share Certificates/CDs	306	374	22.0	471	26.1
IRA/Keogh Accounts	100	106	6.0	118	12.0
All Other Shares and Member Deposits	30	28	6.1-	35	21.8
Non-Member Deposits	5	6	29.1	4	31.6-
Regular Reserves	40	44	8.9	47	7.2
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	75.7	0*	104.4
Other Reserves	5	5	1.6	5	1.2-
Undivided Earnings	101	112	10.5	124	11.2
<b>TOTAL EQUITY</b>	145	160	10.2	176	9.9
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,437	1,540	7.2	1,828	18.7

\* Amount Less than + or - 1 Million

**Idaho**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	54	50	7.4-	50	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	85	96	14.0	101	5.0
(Less) Interest Refund	0*	0*	0.0	0*	1.5
Income from Investments	17	16	4.8-	18	10.1
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>101</b>	<b>112</b>	<b>10.9</b>	<b>119</b>	<b>5.8</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	38	42	11.4	43	1.9
Interest on Deposits	9	10	16.1	13	25.3
Interest on Borrowed Money	0*	0*	105.2	0*	75.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>47</b>	<b>53</b>	<b>13.1</b>	<b>56</b>	<b>5.4</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>5</b>	<b>1.6</b>	<b>6</b>	<b>13.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>49</b>	<b>54</b>	<b>9.7</b>	<b>57</b>	<b>5.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	10	11	8.6	11	1.6
Other Operating Income	3	4	16.5	6	50.6
Gain (Loss) on Investments	-0*	-0*	112.3-	-0*	27.8
Gain (Loss) on Disp of Fixed Assets	0*	0*	79.1-	0*	532.8
Other Non-Oper Income (Expense)	0*	0*	81.5-	0*	1,428.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>14</b>	<b>15</b>	<b>9.0</b>	<b>18</b>	<b>18.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	26	29	13.3	31	8.1
Travel and Conference Expense	0*	0*	17.0	0*	4.5
Office Occupancy Expense	3	3	11.4	4	10.7
Office Operations Expense	12	12	5.7	13	5.2
Educational & Promotional Expense	2	2	14.1	2	2.6
Loan Servicing Expense	2	2	6.5	2	3.1
Professional and Outside Services	2	2	4.2	2	24.4
Member Insurance	1	1	2.3-	1	0.8-
Operating Fees	0*	0*	35.1	0*	5.6-
Miscellaneous Operating Expenses	1	1	13.6	1	1.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>50</b>	<b>55</b>	<b>10.5</b>	<b>59</b>	<b>7.2</b>
<b>NET INCOME</b>	<b>14</b>	<b>14</b>	<b>5.9</b>	<b>16</b>	<b>12.1</b>
Transfer to Regular Reserve 1/	7	7	5.6	6	15.0-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Illinois**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	567	548	3.4-	527	3.8-
<b>Cash &amp; Equivalents</b>	669	909	35.8	1,568	72.5
<b>TOTAL INVESTMENTS</b>	4,097	3,635	11.3-	4,396	20.9
U.S. Government Obligations	448	309	31.1-	356	15.2
Federal Agency Securities	1,531	1,477	3.5-	1,800	21.9
Mutual Fund & Common Trusts	48	42	12.8-	66	56.7
MCSD and PIC at Corporate CU	85	77	9.4-	82	6.1
All Other Corporate Credit Union	970	760	21.7-	798	5.0
Commercial Banks, S&Ls	869	399	54.0-	1,024	156.5
Credit Unions -Loans to, Deposits in	26	24	7.1-	20	15.6-
Other Investments	119	546	357.9	250	54.3-
<b>TOTAL LOANS OUTSTANDING</b>	8,547	9,292	8.7	9,443	1.6
Unsecured Credit Card Loans	683	757	10.8	715	5.5-
All Other Unsecured Loans	558	517	7.3-	484	6.3-
New Vehicle Loans	1,878	2,024	7.8	1,866	7.8-
Used Vehicle Loans	1,589	1,662	4.6	1,704	2.5
First Mortgage Real Estate Loans	2,606	2,874	10.3	3,147	9.5
Other Real Estate Loans	874	1,074	22.9	1,180	9.9
Leases Receivable	4	4	17.8-	4	6.4
All Other Loans to Members	317	341	7.7	316	7.6-
Other Loans	38	39	3.1	27	30.6-
Allowance For Loan Losses	80	82	3.0	83	0.8
Other Real Estate Owned	0*	0*	26.6-	2	117.7
Land and Building	135	146	7.5	160	9.8
Other Fixed Assets	54	60	12.6	62	3.7
NCUSIF Capitalization Deposit	105	112	6.7	118	5.2
Other Assets	134	165	22.8	143	13.3-
<b>TOTAL ASSETS</b>	13,662	14,237	4.2	15,809	11.0
<b>LIABILITIES</b>					
Total Borrowings	199	91	54.2-	62	32.3-
Accrued Dividends/Interest Payable	20	24	16.8	21	10.1-
Acct Payable and Other Liabilities	96	187	93.5	127	32.0-
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	316	302	4.6-	210	30.4-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	11,874	12,322	3.8	13,844	12.4
Share Drafts	1,046	1,184	13.1	1,212	2.4
Regular Shares	5,997	5,996	0.0-	6,749	12.6
Money Market Shares	1,116	1,165	4.4	1,535	31.7
Share Certificates/CDs	2,304	2,598	12.7	2,880	10.9
IRA/Keogh Accounts	1,169	1,179	0.8	1,251	6.1
All Other Shares and Member Deposits	78	73	6.3-	122	67.1
Non-Member Deposits	163	127	22.2-	96	24.5-
Regular Reserves	473	522	10.4	539	3.2
APPR. For Non-Conf. Invest.	0	0	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	-15	-0*	98.0	21	7,403.1
Other Reserves	91	90	1.4-	86	4.3-
Undivided Earnings	923	1,002	8.6	1,109	10.6
<b>TOTAL EQUITY</b>	1,472	1,614	9.6	1,755	8.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	13,662	14,237	4.2	15,809	11.0

\* Amount Less than + or - 1 Million

**Illinois**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	567	548	3.4-	527	3.8-
<b>INTEREST INCOME</b>					
Interest on Loans	678	749	10.4	760	1.4
(Less) Interest Refund	0*	0*	21.3-	0*	10.3
Income from Investments	255	264	3.6	252	4.8-
Trading Profits and Losses	0*	0*	53.2-	-0*	130.5-
<b>TOTAL INTEREST INCOME</b>	<b>933</b>	<b>1,013</b>	<b>8.6</b>	<b>1,011</b>	<b>0.2-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	451	507	12.6	498	2.0-
Interest on Deposits	30	35	17.6	33	6.0-
Interest on Borrowed Money	3	8	200.7	2	72.0-
<b>TOTAL INTEREST EXPENSE</b>	<b>484</b>	<b>551</b>	<b>14.0</b>	<b>533</b>	<b>3.3-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>41</b>	<b>38</b>	<b>6.4-</b>	<b>43</b>	<b>12.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>409</b>	<b>424</b>	<b>3.7</b>	<b>435</b>	<b>2.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	72	74	3.5	80	7.5
Other Operating Income	28	35	26.1	39	10.3
Gain (Loss) on Investments	0*	-0*	220.8-	4	1,249.9
Gain (Loss) on Disp of Fixed Assets	-0*	5	2,776.5	-0*	109.8-
Other Non-Oper Income (Expense)	0*	-0*	128.2-	1	498.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>101</b>	<b>114</b>	<b>13.2</b>	<b>124</b>	<b>8.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	184	197	7.0	206	4.8
Travel and Conference Expense	6	6	4.0	6	0.8
Office Occupancy Expense	23	25	8.0	27	7.4
Office Operations Expense	75	80	7.3	83	4.0
Educational & Promotional Expense	13	14	12.1	14	0.1
Loan Servicing Expense	21	25	15.9	25	1.9
Professional and Outside Services	25	27	9.3	24	10.3-
Member Insurance	7	7	0.6	7	4.9-
Operating Fees	3	3	0.1	2	9.0-
Miscellaneous Operating Expenses	25	21	13.0-	20	8.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>380</b>	<b>405</b>	<b>6.4</b>	<b>415</b>	<b>2.4</b>
<b>NET INCOME</b>	<b>130</b>	<b>134</b>	<b>3.0</b>	<b>145</b>	<b>8.2</b>
Transfer to Regular Reserve 1/	30	49	64.3	42	13.7-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Indiana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	246	236	4.1-	226	4.2-
<b>Cash &amp; Equivalents</b>	700	821	17.4	1,068	30.0
<b>TOTAL INVESTMENTS</b>	1,834	1,750	4.6-	1,947	11.3
U.S. Government Obligations	24	39	60.8	9	77.4-
Federal Agency Securities	603	701	16.3	692	1.4-
Mutual Fund & Common Trusts	83	83	0.4-	80	3.8-
MCSD and PIC at Corporate CU	56	65	16.2	70	7.4
All Other Corporate Credit Union	531	340	35.9-	410	20.3
Commercial Banks, S&Ls	478	434	9.3-	605	39.5
Credit Unions -Loans to, Deposits in	10	16	62.9	14	13.4-
Other Investments	49	71	46.8	69	3.3-
<b>TOTAL LOANS OUTSTANDING</b>	6,272	6,766	7.9	7,274	7.5
Unsecured Credit Card Loans	471	422	10.6-	409	3.1-
All Other Unsecured Loans	439	444	1.2	408	8.2-
New Vehicle Loans	1,085	1,194	10.1	1,145	4.1-
Used Vehicle Loans	1,547	1,673	8.2	1,829	9.4
First Mortgage Real Estate Loans	1,462	1,612	10.3	2,003	24.2
Other Real Estate Loans	781	926	18.6	967	4.4
Leases Receivable	112	116	3.2	104	10.7-
All Other Loans to Members	371	371	0.0	402	8.4
Other Loans	3	8	146.2	7	9.1-
Allowance For Loan Losses	53	52	3.5-	56	8.4
Other Real Estate Owned	2	2	18.4-	2	22.0
Land and Building	148	159	7.2	175	9.9
Other Fixed Assets	46	44	3.5-	44	0.4-
NCUSIF Capitalization Deposit	73	78	7.4	83	6.7
Other Assets	77	91	18.9	104	13.5
<b>TOTAL ASSETS</b>	9,097	9,659	6.2	10,640	10.2
<b>LIABILITIES</b>					
Total Borrowings	118	113	5.0-	161	43.5
Accrued Dividends/Interest Payable	4	7	56.2	4	36.6-
Acct Payable and Other Liabilities	46	52	14.8	61	16.7
Uninsured Secondary Capital	0*	0*	0.0	0*	20.0-
<b>TOTAL LIABILITIES</b>	169	172	2.0	227	32.0
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	7,983	8,438	5.7	9,279	10.0
Share Drafts	1,066	1,180	10.7	1,252	6.1
Regular Shares	2,883	2,769	4.0-	3,020	9.1
Money Market Shares	1,210	1,269	4.9	1,725	35.9
Share Certificates/CDs	1,995	2,330	16.8	2,374	1.9
IRA/Keogh Accounts	701	713	1.7	746	4.7
All Other Shares and Member Deposits	117	143	22.0	123	13.9-
Non-Member Deposits	11	33	209.9	39	16.9
Regular Reserves	306	342	11.8	370	8.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-11	-1	89.3	4	404.3
Other Reserves	44	41	5.0-	37	11.0-
Undivided Earnings	608	668	9.9	724	8.4
<b>TOTAL EQUITY</b>	946	1,050	11.0	1,134	8.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	9,097	9,659	6.2	10,640	10.2

\* Amount Less than + or - 1 Million

**Indiana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	246	236	4.1-	226	4.2-
<b>INTEREST INCOME</b>					
Interest on Loans	504	552	9.6	576	4.3
(Less) Interest Refund	0*	0*	8.4-	0*	5.1-
Income from Investments	138	146	6.0	135	7.3-
Trading Profits and Losses	-0*	0	100.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>642</b>	<b>698</b>	<b>8.8</b>	<b>711</b>	<b>1.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	288	326	13.1	325	0.4-
Interest on Deposits	7	0*	91.1-	0*	32.0
Interest on Borrowed Money	3	5	74.2	6	27.0
<b>TOTAL INTEREST EXPENSE</b>	<b>298</b>	<b>332</b>	<b>11.3</b>	<b>332</b>	<b>0.1</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>33</b>	<b>29</b>	<b>12.9-</b>	<b>41</b>	<b>43.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>311</b>	<b>338</b>	<b>8.7</b>	<b>338</b>	<b>0.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	64	73	14.3	85	17.0
Other Operating Income	28	33	16.8	39	19.6
Gain (Loss) on Investments	-0*	-0*	23.4-	0*	172.9
Gain (Loss) on Disp of Fixed Assets	-0*	7	2,381.7	-0*	102.6-
Other Non-Oper Income (Expense)	1	0*	78.8-	-0*	177.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>92</b>	<b>112</b>	<b>21.4</b>	<b>124</b>	<b>10.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	158	173	9.1	189	9.2
Travel and Conference Expense	5	6	10.1	6	2.5-
Office Occupancy Expense	22	24	5.6	25	5.2
Office Operations Expense	71	76	6.7	81	6.5
Educational & Promotional Expense	12	14	21.2	16	10.2
Loan Servicing Expense	18	18	1.5-	20	9.7
Professional and Outside Services	29	31	8.2	32	4.5
Member Insurance	3	3	0.7-	3	2.7-
Operating Fees	2	2	8.6	2	8.2-
Miscellaneous Operating Expenses	8	10	23.0	9	4.2-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>329</b>	<b>356</b>	<b>8.4</b>	<b>382</b>	<b>7.3</b>
<b>NET INCOME</b>	<b>75</b>	<b>94</b>	<b>25.9</b>	<b>81</b>	<b>14.3-</b>
Transfer to Regular Reserve 1/	41	47	13.8	33	29.0-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Iowa  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
December 31, 2001  
(Dollar Amounts in Millions)

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	200	193	3.5-	184	4.7-
<b>Cash &amp; Equivalents</b>	311	293	5.8-	490	67.5
<b>TOTAL INVESTMENTS</b>	541	465	14.1-	619	33.1
U.S. Government Obligations	25	18	27.0-	6	69.3-
Federal Agency Securities	211	176	16.7-	278	58.1
Mutual Fund & Common Trusts	0*	0*	56.1-	17	9,547.4
MCSD and PIC at Corporate CU	9	9	2.0	9	0.5
All Other Corporate Credit Union	88	75	14.7-	45	40.1-
Commercial Banks, S&Ls	156	129	17.3-	199	54.8
Credit Unions -Loans to, Deposits in	11	15	31.1	15	0.4
Other Investments	40	42	6.2	50	17.9
<b>TOTAL LOANS OUTSTANDING</b>	2,535	2,839	12.0	2,894	1.9
Unsecured Credit Card Loans	155	169	8.7	173	2.6
All Other Unsecured Loans	137	144	4.5	138	3.9-
New Vehicle Loans	426	473	11.0	458	3.2-
Used Vehicle Loans	654	715	9.3	774	8.2
First Mortgage Real Estate Loans	565	648	14.6	630	2.9-
Other Real Estate Loans	410	484	18.1	523	8.0
Leases Receivable	6	3	50.0-	1	60.4-
All Other Loans to Members	161	170	5.6	158	6.9-
Other Loans	19	33	71.3	38	17.5
Allowance For Loan Losses	22	23	3.7	24	3.9
Other Real Estate Owned	0*	0*	74.8-	1	594.3
Land and Building	63	72	13.8	82	14.6
Other Fixed Assets	17	16	3.4-	19	12.6
NCUSIF Capitalization Deposit	27	29	7.5	32	7.1
Other Assets	38	40	5.2	66	65.8
<b>TOTAL ASSETS</b>	3,510	3,731	6.3	4,178	12.0
<b>LIABILITIES</b>					
Total Borrowings	114	129	13.3	102	21.3-
Accrued Dividends/Interest Payable	9	11	17.3	11	3.6-
Acct Payable and Other Liabilities	22	25	14.0	31	26.3
Uninsured Secondary Capital	0*	0*	0.0	0*	20.0-
<b>TOTAL LIABILITIES</b>	145	165	13.6	144	13.0-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,998	3,163	5.5	3,594	13.6
Share Drafts	415	454	9.5	491	8.2
Regular Shares	1,272	1,238	2.6-	1,375	11.1
Money Market Shares	288	322	11.8	453	40.6
Share Certificates/CDs	758	892	17.7	998	11.9
IRA/Keogh Accounts	214	216	0.7	235	9.1
All Other Shares and Member Deposits	44	27	38.9-	27	0.1
Non-Member Deposits	7	13	97.5	14	3.7
Regular Reserves	125	140	12.3	151	8.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-6	-2	68.2	0*	121.0
Other Reserves	92	94	2.6	99	5.1
Undivided Earnings	156	171	9.4	190	10.9
<b>TOTAL EQUITY</b>	366	403	10.0	440	9.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	3,510	3,731	6.3	4,178	12.0

\* Amount Less than + or - 1 Million

Iowa  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2001  
(Dollar Amounts in Millions)

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	200	193	3.5-	184	4.7-
<b>INTEREST INCOME</b>					
Interest on Loans	206	235	14.0	245	4.5
(Less) Interest Refund	0*	0*	39.7-	0*	9.6
Income from Investments	46	42	7.9-	41	3.8-
Trading Profits and Losses	-0*	0	100.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>252</b>	<b>277</b>	<b>10.1</b>	<b>286</b>	<b>3.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	84	93	10.5	89	3.4-
Interest on Deposits	24	26	5.0	33	28.3
Interest on Borrowed Money	4	8	133.2	6	25.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>112</b>	<b>126</b>	<b>13.2</b>	<b>128</b>	<b>1.6</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>9</b>	<b>9</b>	<b>5.9-</b>	<b>11</b>	<b>28.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>131</b>	<b>142</b>	<b>8.6</b>	<b>146</b>	<b>3.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	20	25	21.4	29	17.8
Other Operating Income	13	10	18.2-	16	51.0
Gain (Loss) on Investments	0*	-0*	503.5-	0*	293.3
Gain (Loss) on Disp of Fixed Assets	0*	-0*	115.9-	-0*	25.2
Other Non-Oper Income (Expense)	0*	0*	71.3	0*	38.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>33</b>	<b>35</b>	<b>4.5</b>	<b>45</b>	<b>30.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	63	69	9.7	76	11.1
Travel and Conference Expense	2	2	5.6	2	0.3
Office Occupancy Expense	9	10	13.5	11	8.0
Office Operations Expense	26	27	6.9	29	4.4
Educational & Promotional Expense	5	6	8.7	6	6.4
Loan Servicing Expense	7	7	7.6	8	13.3
Professional and Outside Services	15	16	8.1	17	5.6
Member Insurance	3	2	10.7-	2	5.7-
Operating Fees	1	1	12.2	1	2.1-
Miscellaneous Operating Expenses	3	4	5.6	4	7.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>133</b>	<b>144</b>	<b>8.6</b>	<b>156</b>	<b>8.3</b>
<b>NET INCOME</b>	<b>31</b>	<b>32</b>	<b>4.2</b>	<b>35</b>	<b>9.4</b>
Transfer to Regular Reserve 1/	7	9	33.1	8	7.6-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Kansas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	138	134	2.9-	132	1.5-
<b>Cash &amp; Equivalents</b>	180	177	1.6-	306	72.9
<b>TOTAL INVESTMENTS</b>	437	364	16.6-	401	10.1
U.S. Government Obligations	1	0*	17.5-	0*	45.1-
Federal Agency Securities	154	126	18.0-	130	3.0
Mutual Fund & Common Trusts	12	4	65.5-	7	65.0
MCSD and PIC at Corporate CU	21	21	4.1	23	6.9
All Other Corporate Credit Union	112	94	16.2-	80	14.6-
Commercial Banks, S&Ls	123	98	20.5-	139	42.6
Credit Unions -Loans to, Deposits in	10	13	31.7	15	15.1
Other Investments	4	7	72.9	6	11.4-
<b>TOTAL LOANS OUTSTANDING</b>	1,496	1,622	8.4	1,712	5.6
Unsecured Credit Card Loans	52	59	13.2	56	6.2-
All Other Unsecured Loans	75	72	3.3-	71	1.1-
New Vehicle Loans	269	304	13.0	267	12.2-
Used Vehicle Loans	582	633	8.7	662	4.6
First Mortgage Real Estate Loans	268	287	7.2	352	22.5
Other Real Estate Loans	115	134	16.1	145	8.3
Leases Receivable	10	5	56.8-	15	239.2
All Other Loans to Members	123	123	0.0	128	4.8
Other Loans	2	6	212.0	16	180.5
Allowance For Loan Losses	14	16	13.7	17	1.4
Other Real Estate Owned	0*	0*	274.6	0*	65.7-
Land and Building	40	45	13.2	48	6.7
Other Fixed Assets	11	12	12.7	13	9.8
NCUSIF Capitalization Deposit	18	18	5.2	19	4.2
Other Assets	19	22	15.2	23	4.5
<b>TOTAL ASSETS</b>	2,186	2,245	2.7	2,506	11.6
<b>LIABILITIES</b>					
Total Borrowings	32	21	33.0-	30	40.6
Accrued Dividends/Interest Payable	5	6	6.0	5	3.7-
Acct Payable and Other Liabilities	13	15	15.9	17	16.6
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	50	42	16.2-	53	26.2
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,869	1,916	2.5	2,148	12.2
Share Drafts	202	221	9.5	245	10.5
Regular Shares	698	668	4.3-	718	7.6
Money Market Shares	153	147	3.7-	199	34.9
Share Certificates/CDs	560	623	11.3	698	12.0
IRA/Keogh Accounts	190	188	1.4-	204	8.6
All Other Shares and Member Deposits	64	66	3.8	82	24.3
Non-Member Deposits	2	2	22.5	3	18.9
Regular Reserves	85	92	8.1	94	2.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-0*	86.7	0*	249.8
Other Reserves	44	46	5.4	47	3.3
Undivided Earnings	141	150	6.6	164	8.8
<b>TOTAL EQUITY</b>	267	288	7.6	306	6.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,186	2,245	2.7	2,506	11.6

\* Amount Less than + or - 1 Million

**Kansas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	138	134	2.9-	132	1.5-
<b>INTEREST INCOME</b>					
Interest on Loans	124	137	10.1	144	5.5
(Less) Interest Refund	0*	0*	1.7-	0*	60.2-
Income from Investments	33	32	4.8-	29	9.8-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>157</b>	<b>168</b>	<b>7.0</b>	<b>173</b>	<b>2.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	73	72	0.6-	79	9.2
Interest on Deposits	0*	5	1,675.0	0*	94.7-
Interest on Borrowed Money	0*	2	135.6	1	26.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>74</b>	<b>79</b>	<b>7.1</b>	<b>81</b>	<b>1.9</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>6</b>	<b>8</b>	<b>39.3</b>	<b>8</b>	<b>0.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>78</b>	<b>81</b>	<b>4.5</b>	<b>84</b>	<b>3.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	14	15	8.2	17	10.4
Other Operating Income	5	6	21.3	7	28.9
Gain (Loss) on Investments	-0*	-0*	70,028.4-	0*	101.2
Gain (Loss) on Disp of Fixed Assets	0*	0*	1,059.4	0*	90.5-
Other Non-Oper Income (Expense)	0*	0*	24.5-	0*	12.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>19</b>	<b>22</b>	<b>12.9</b>	<b>25</b>	<b>12.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	39	41	5.6	46	11.2
Travel and Conference Expense	0*	2	70.6	1	34.4-
Office Occupancy Expense	5	5	5.7	6	11.6
Office Operations Expense	16	17	7.9	19	8.9
Educational & Promotional Expense	3	3	14.0	3	4.0-
Loan Servicing Expense	4	4	7.8-	4	1.5
Professional and Outside Services	6	7	12.1	7	12.9
Member Insurance	2	2	0.9	2	4.0-
Operating Fees	0*	0*	4.1	0*	6.2
Miscellaneous Operating Expenses	2	3	20.0	3	2.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>79</b>	<b>85</b>	<b>7.3</b>	<b>92</b>	<b>8.1</b>
<b>NET INCOME</b>	<b>18</b>	<b>18</b>	<b>1.5</b>	<b>17</b>	<b>6.6-</b>
Transfer to Regular Reserve 1/	5	5	19.5	2	54.9-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Kentucky**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	134	128	4.5-	126	1.6-
<b>Cash &amp; Equivalents</b>	229	283	23.3	475	68.2
<b>TOTAL INVESTMENTS</b>	532	417	21.6-	565	35.5
U.S. Government Obligations	25	19	22.0-	15	23.0-
Federal Agency Securities	172	190	10.5	238	25.7
Mutual Fund & Common Trusts	2	0*	67.5-	1	49.9
MCSD and PIC at Corporate CU	22	23	3.0	23	3.2
All Other Corporate Credit Union	179	70	61.2-	102	45.8
Commercial Banks, S&Ls	123	107	13.5-	163	52.4
Credit Unions -Loans to, Deposits in	3	3	21.8	6	71.7
Other Investments	6	5	13.4-	17	260.9
<b>TOTAL LOANS OUTSTANDING</b>	2,179	2,371	8.8	2,399	1.2
Unsecured Credit Card Loans	130	143	10.3	120	16.6-
All Other Unsecured Loans	241	240	0.6-	225	6.1-
New Vehicle Loans	399	444	11.3	406	8.6-
Used Vehicle Loans	541	603	11.6	610	1.1
First Mortgage Real Estate Loans	510	523	2.5	615	17.5
Other Real Estate Loans	265	314	18.4	325	3.6
Leases Receivable	9	16	76.1	11	29.0-
All Other Loans to Members	82	85	3.9	86	0.9
Other Loans	1	2	58.9	0*	42.5-
Allowance For Loan Losses	21	22	6.6	22	1.6
Other Real Estate Owned	0*	0*	38.4-	1	386.4
Land and Building	47	54	14.7	63	16.3
Other Fixed Assets	21	21	1.6	23	7.8
NCUSIF Capitalization Deposit	24	26	6.6	28	7.8
Other Assets	24	26	9.1	28	5.6
<b>TOTAL ASSETS</b>	3,036	3,176	4.6	3,560	12.1
<b>LIABILITIES</b>					
Total Borrowings	3	6	71.3	5	9.3-
Accrued Dividends/Interest Payable	11	12	7.6	11	12.9-
Acct Payable and Other Liabilities	12	15	23.3	14	4.1-
Uninsured Secondary Capital	0*	0*	51.1	0*	11.8
<b>TOTAL LIABILITIES</b>	27	33	23.2	31	7.9-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,610	2,713	3.9	3,067	13.1
Share Drafts	304	339	11.4	363	7.0
Regular Shares	1,220	1,179	3.4-	1,408	19.5
Money Market Shares	102	127	24.6	159	25.0
Share Certificates/CDs	657	742	12.9	785	5.9
IRA/Keogh Accounts	272	277	1.8	303	9.4
All Other Shares and Member Deposits	47	38	18.9-	39	2.6
Non-Member Deposits	8	12	51.2	10	10.6-
Regular Reserves	102	108	5.5	112	4.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	182.5	2	197.0
Other Reserves	2	0*	65.9-	0*	30.6-
Undivided Earnings	297	322	8.4	348	8.2
<b>TOTAL EQUITY</b>	400	430	7.7	463	7.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	3,036	3,176	4.6	3,560	12.1

\* Amount Less than + or - 1 Million

**Kentucky**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	134	128	4.5-	126	1.6-
<b>INTEREST INCOME</b>					
Interest on Loans	180	199	10.2	204	2.3
(Less) Interest Refund	0*	0*	15.1-	0*	54.8-
Income from Investments	40	39	2.8-	40	1.4
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>221</b>	<b>238</b>	<b>7.8</b>	<b>243</b>	<b>2.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	103	112	8.6	116	3.3
Interest on Deposits	0*	0*	44.4-	0*	99.3-
Interest on Borrowed Money	0*	0*	197.1	0*	48.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>104</b>	<b>113</b>	<b>8.7</b>	<b>116</b>	<b>3.0</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>12</b>	<b>12</b>	<b>3.3</b>	<b>12</b>	<b>0.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>105</b>	<b>113</b>	<b>7.5</b>	<b>115</b>	<b>1.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	22	24	6.9	26	10.6
Other Operating Income	9	12	22.0	14	19.6
Gain (Loss) on Investments	-0*	-0*	219.5-	-0*	77.9
Gain (Loss) on Disp of Fixed Assets	0*	-0*	136.1-	1	1,432.7
Other Non-Oper Income (Expense)	-0*	0*	144.0	0*	385.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>32</b>	<b>35</b>	<b>10.5</b>	<b>41</b>	<b>17.9</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	54	57	7.0	63	9.9
Travel and Conference Expense	2	2	5.0-	2	6.5
Office Occupancy Expense	6	6	13.7	7	11.8
Office Operations Expense	24	26	7.0	27	7.4
Educational & Promotional Expense	3	3	4.3	4	11.5
Loan Servicing Expense	5	6	10.1	5	2.2-
Professional and Outside Services	9	10	12.0	11	7.8
Member Insurance	2	2	14.9-	2	1.3-
Operating Fees	0*	0*	3.8	0*	7.6-
Miscellaneous Operating Expenses	3	3	2.7	3	15.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>108</b>	<b>115</b>	<b>7.1</b>	<b>125</b>	<b>8.5</b>
<b>NET INCOME</b>	<b>29</b>	<b>33</b>	<b>12.4</b>	<b>31</b>	<b>5.0-</b>
Transfer to Regular Reserve 1/	10	5	43.8-	5	10.7-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

Louisiana  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
December 31, 2001  
(Dollar Amounts in Millions)

ASSETS	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	289	284	1.7-	281	1.1-
<b>Cash &amp; Equivalents</b>	235	314	33.8	527	68.0
<b>TOTAL INVESTMENTS</b>	1,010	835	17.3-	1,071	28.2
U.S. Government Obligations	24	12	51.0-	12	1.2-
Federal Agency Securities	305	323	5.9	397	22.8
Mutual Fund & Common Trusts	17	7	60.3-	10	57.4
MCSD and PIC at Corporate CU	32	32	2.0	35	8.7
All Other Corporate Credit Union	224	109	51.2-	137	25.4
Commercial Banks, S&Ls	360	308	14.4-	448	45.3
Credit Unions -Loans to, Deposits in	15	11	27.6-	11	4.0
Other Investments	34	33	2.1-	21	36.7-
<b>TOTAL LOANS OUTSTANDING</b>	2,807	3,001	6.9	3,072	2.4
Unsecured Credit Card Loans	172	189	9.5	184	2.4-
All Other Unsecured Loans	450	436	3.0-	432	1.0-
New Vehicle Loans	857	964	12.6	945	2.0-
Used Vehicle Loans	464	491	5.8	530	8.0
First Mortgage Real Estate Loans	492	517	5.1	557	7.8
Other Real Estate Loans	94	120	27.0	133	11.2
Leases Receivable	0*	3	1,180,767.8	0*	96.6-
All Other Loans to Members	275	279	1.5	288	3.2
Other Loans	3	2	30.2-	2	2.0
Allowance For Loan Losses	32	34	5.2	35	4.0
Other Real Estate Owned	0*	0*	3.5	1	165.3
Land and Building	73	76	4.6	82	8.0
Other Fixed Assets	22	22	2.8-	22	2.1
NCUSIF Capitalization Deposit	34	35	4.7	37	4.0
Other Assets	35	41	16.2	39	3.1-
<b>TOTAL ASSETS</b>	4,183	4,290	2.6	4,816	12.3
<b>LIABILITIES</b>					
Total Borrowings	14	14	1.2-	0*	95.4-
Accrued Dividends/Interest Payable	11	10	11.0-	9	7.8-
Acct Payable and Other Liabilities	14	16	16.8	15	4.8-
Uninsured Secondary Capital	0*	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	39	40	2.3	25	36.7-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,583	3,646	1.8	4,150	13.8
Share Drafts	351	393	12.0	420	6.9
Regular Shares	1,926	1,849	4.0-	2,088	12.9
Money Market Shares	208	221	6.2	295	33.8
Share Certificates/CDs	779	849	9.0	1,011	19.1
IRA/Keogh Accounts	282	278	1.6-	299	7.5
All Other Shares and Member Deposits	30	48	60.8	27	44.4-
Non-Member Deposits	7	8	16.4	9	11.2
Regular Reserves	193	201	4.0	205	1.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	-0*	78.7	1	230.4
Other Reserves	34	39	14.9	48	24.4
Undivided Earnings	337	365	8.0	387	6.2
<b>TOTAL EQUITY</b>	561	604	7.7	641	6.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,183	4,290	2.6	4,816	12.3

\* Amount Less than + or - 1 Million

**Louisiana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	289	284	1.7-	281	1.1-
<b>INTEREST INCOME</b>					
Interest on Loans	247	260	5.2	269	3.2
(Less) Interest Refund	1	1	3.8	2	14.7
Income from Investments	64	68	5.5	64	6.3-
Trading Profits and Losses	-0*	0*	246.9	0*	39.7-
<b>TOTAL INTEREST INCOME</b>	<b>311</b>	<b>327</b>	<b>5.3</b>	<b>331</b>	<b>1.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	135	140	3.3	146	4.2
Interest on Deposits	3	4	52.1	3	27.5-
Interest on Borrowed Money	0*	1	359.9	0*	70.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>138</b>	<b>145</b>	<b>5.0</b>	<b>149</b>	<b>2.7</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>19</b>	<b>18</b>	<b>3.1-</b>	<b>19</b>	<b>2.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>153</b>	<b>163</b>	<b>6.7</b>	<b>163</b>	<b>0.4-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	34	40	16.1	47	17.5
Other Operating Income	8	10	14.5	12	19.6
Gain (Loss) on Investments	0*	-0*	189.1-	0*	111.4
Gain (Loss) on Disp of Fixed Assets	-0*	0*	1,623.5	0*	52.8-
Other Non-Oper Income (Expense)	0*	0*	27.7-	0*	23.3-
<b>TOTAL NON-INTEREST INCOME</b>	<b>44</b>	<b>50</b>	<b>15.2</b>	<b>59</b>	<b>17.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	78	83	7.4	90	7.7
Travel and Conference Expense	2	3	12.7	3	6.0
Office Occupancy Expense	8	9	12.3	10	11.3
Office Operations Expense	38	42	11.4	45	7.9
Educational & Promotional Expense	4	4	4.1	4	12.7
Loan Servicing Expense	6	6	3.1-	7	9.0
Professional and Outside Services	12	13	10.2	15	16.6
Member Insurance	6	6	1.3-	6	3.6
Operating Fees	1	1	2.7	1	11.1-
Miscellaneous Operating Expenses	4	4	4.1-	5	17.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>159</b>	<b>171</b>	<b>7.7</b>	<b>186</b>	<b>8.7</b>
<b>NET INCOME</b>	<b>38</b>	<b>43</b>	<b>12.0</b>	<b>36</b>	<b>15.8-</b>
Transfer to Regular Reserve 1/	7	11	49.2	6	46.3-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Maine  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
December 31, 2001  
(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	86	82	4.7-	79	3.7-
<b>Cash &amp; Equivalents</b>	204	192	5.6-	273	41.9
<b>TOTAL INVESTMENTS</b>	408	384	5.8-	448	16.8
U.S. Government Obligations	9	7	13.3-	13	70.9
Federal Agency Securities	129	123	4.5-	137	11.4
Mutual Fund & Common Trusts	0*	0*	122.0	2	182.5
MCSD and PIC at Corporate CU	13	15	12.3	15	4.3
All Other Corporate Credit Union	73	54	27.1-	50	6.3-
Commercial Banks, S&Ls	155	155	0.5	207	33.1
Credit Unions -Loans to, Deposits in	9	11	23.6	8	25.0-
Other Investments	20	19	8.0-	17	8.6-
<b>TOTAL LOANS OUTSTANDING</b>	1,937	2,076	7.2	2,242	8.0
Unsecured Credit Card Loans	117	120	2.3	110	8.1-
All Other Unsecured Loans	125	124	1.1-	117	5.1-
New Vehicle Loans	205	223	9.0	215	3.5-
Used Vehicle Loans	396	435	9.7	475	9.3
First Mortgage Real Estate Loans	616	653	6.1	755	15.6
Other Real Estate Loans	252	283	12.4	321	13.5
Leases Receivable	0*	0*	86.4-	0*	33.8-
All Other Loans to Members	224	231	2.9	241	4.4
Other Loans	2	7	221.6	7	10.9-
Allowance For Loan Losses	13	13	2.4	14	5.0
Other Real Estate Owned	1	2	7.3	1	14.9-
Land and Building	53	58	9.7	59	2.1
Other Fixed Assets	13	13	1.4-	12	1.9-
NCUSIF Capitalization Deposit	22	22	3.1	24	7.5
Other Assets	20	22	9.7	27	24.2
<b>TOTAL ASSETS</b>	2,645	2,756	4.2	3,074	11.5
<b>LIABILITIES</b>					
Total Borrowings	71	67	6.5-	78	16.4
Accrued Dividends/Interest Payable	0*	0*	5.5-	0*	36.0
Acct Payable and Other Liabilities	11	12	10.7	13	7.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	83	80	4.2-	92	15.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,289	2,377	3.9	2,660	11.9
Share Drafts	277	314	13.4	335	6.7
Regular Shares	835	803	3.8-	893	11.1
Money Market Shares	237	262	10.8	340	29.5
Share Certificates/CDs	673	728	8.2	805	10.6
IRA/Keogh Accounts	240	236	1.7-	253	7.4
All Other Shares and Member Deposits	20	20	0.1	25	24.0
Non-Member Deposits	7	13	84.8	10	29.1-
Regular Reserves	112	120	7.3	122	2.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	107.3	1	1,847.8
Other Reserves	5	5	5.0	5	6.2-
Undivided Earnings	157	174	10.6	193	11.3
<b>TOTAL EQUITY</b>	273	299	9.5	322	7.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,645	2,756	4.2	3,074	11.5

\* Amount Less than + or - 1 Million

**Maine**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	86	82	4.7-	79	3.7-
<b>INTEREST INCOME</b>					
Interest on Loans	160	174	8.7	182	4.4
(Less) Interest Refund	0*	0*	43.9	0*	26.2-
Income from Investments	33	33	0.3	32	3.8-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>193</b>	<b>207</b>	<b>7.3</b>	<b>213</b>	<b>3.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	83	86	4.2	90	4.3
Interest on Deposits	0	0*	0.0	1	49.4
Interest on Borrowed Money	2	4	51.1	4	1.3
<b>TOTAL INTEREST EXPENSE</b>	<b>85</b>	<b>90</b>	<b>6.3</b>	<b>94</b>	<b>4.5</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>7</b>	<b>7</b>	<b>8.6-</b>	<b>7</b>	<b>8.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>100</b>	<b>110</b>	<b>9.2</b>	<b>112</b>	<b>1.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	12	13	7.6	15	15.0
Other Operating Income	8	9	10.2	10	17.1
Gain (Loss) on Investments	0*	-0*	290.6-	0*	132.4
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	67.2	0*	905.9
Other Non-Oper Income (Expense)	0*	0*	18.1	0*	486.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>20</b>	<b>22</b>	<b>8.8</b>	<b>26</b>	<b>20.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	47	50	6.8	55	8.4
Travel and Conference Expense	2	2	11.2	2	0.8-
Office Occupancy Expense	6	7	10.4	8	16.0
Office Operations Expense	21	22	5.0	24	7.1
Educational & Promotional Expense	3	3	17.8	4	8.6
Loan Servicing Expense	5	6	16.7	6	12.7
Professional and Outside Services	10	11	13.5	12	6.0
Member Insurance	2	2	0.7	2	12.7-
Operating Fees	0*	0*	11.8	0*	9.0-
Miscellaneous Operating Expenses	3	2	13.6-	3	11.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>99</b>	<b>107</b>	<b>7.5</b>	<b>115</b>	<b>8.0</b>
<b>NET INCOME</b>	<b>21</b>	<b>25</b>	<b>16.9</b>	<b>22</b>	<b>9.7-</b>
Transfer to Regular Reserve 1/	7	7	10.1	5	27.9-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Maryland**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	132	128	3.0-	127	0.8-
<b>Cash &amp; Equivalents</b>	486	562	15.8	1,033	83.8
<b>TOTAL INVESTMENTS</b>	2,475	2,193	11.4-	2,573	17.3
U.S. Government Obligations	96	10	89.1-	6	43.2-
Federal Agency Securities	1,890	1,822	3.6-	2,051	12.6
Mutual Fund & Common Trusts	175	92	47.5-	155	68.3
MCSD and PIC at Corporate CU	13	12	13.7-	14	20.0
All Other Corporate Credit Union	49	21	56.7-	38	78.1
Commercial Banks, S&Ls	156	114	26.9-	212	86.5
Credit Unions -Loans to, Deposits in	6	7	20.1	5	32.9-
Other Investments	88	114	29.6	93	19.0-
<b>TOTAL LOANS OUTSTANDING</b>	4,974	5,600	12.6	5,935	6.0
Unsecured Credit Card Loans	485	532	9.6	519	2.5-
All Other Unsecured Loans	720	687	4.5-	654	4.8-
New Vehicle Loans	1,046	1,303	24.6	1,312	0.7
Used Vehicle Loans	695	858	23.4	953	11.0
First Mortgage Real Estate Loans	1,211	1,285	6.1	1,506	17.2
Other Real Estate Loans	658	767	16.7	834	8.7
Leases Receivable	5	5	6.9-	3	40.1-
All Other Loans to Members	145	154	6.0	133	13.4-
Other Loans	8	8	6.0	21	150.1
Allowance For Loan Losses	68	68	0.0-	67	2.6-
Other Real Estate Owned	0*	0*	48.8	1	27.8
Land and Building	85	97	13.7	103	6.7
Other Fixed Assets	46	45	2.2-	46	0.3
NCUSIF Capitalization Deposit	67	72	7.7	78	8.0
Other Assets	102	106	4.0	115	8.8
<b>TOTAL ASSETS</b>	8,166	8,608	5.4	9,817	14.1
<b>LIABILITIES</b>					
Total Borrowings	27	35	31.6	17	51.9-
Accrued Dividends/Interest Payable	21	24	11.7	20	16.5-
Acct Payable and Other Liabilities	49	57	15.1	64	13.6
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	97	116	18.9	101	12.6-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	7,235	7,546	4.3	8,671	14.9
Share Drafts	894	1,016	13.6	1,077	6.1
Regular Shares	3,556	3,467	2.5-	3,942	13.7
Money Market Shares	771	779	0.9	1,098	41.0
Share Certificates/CDs	1,124	1,445	28.6	1,592	10.2
IRA/Keogh Accounts	763	729	4.5-	817	12.1
All Other Shares and Member Deposits	119	105	11.6-	133	26.4
Non-Member Deposits	8	6	22.9-	11	89.5
Regular Reserves	261	277	6.2	294	6.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-29	-5	84.3	6	231.3
Other Reserves	97	134	39.0	93	30.6-
Undivided Earnings	505	539	6.7	652	20.9
<b>TOTAL EQUITY</b>	834	946	13.5	1,045	10.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	8,166	8,608	5.4	9,817	14.1

\* Amount Less than + or - 1 Million

**Maryland**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	132	128	3.0-	127	0.8-
<b>INTEREST INCOME</b>					
Interest on Loans	412	455	10.6	484	6.3
(Less) Interest Refund	2	2	2.2	2	1.1
Income from Investments	169	170	1.1	158	7.5-
Trading Profits and Losses	-0*	0	100.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>578</b>	<b>624</b>	<b>7.8</b>	<b>640</b>	<b>2.5</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	235	249	5.7	254	1.9
Interest on Deposits	27	30	14.4	34	13.1
Interest on Borrowed Money	0*	2	1,266.3	1	52.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>262</b>	<b>282</b>	<b>7.4</b>	<b>289</b>	<b>2.7</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>37</b>	<b>29</b>	<b>20.5-</b>	<b>31</b>	<b>5.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>279</b>	<b>313</b>	<b>12.0</b>	<b>319</b>	<b>2.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	52	60	15.1	68	13.8
Other Operating Income	19	23	23.5	28	22.7
Gain (Loss) on Investments	-0*	-0*	22.1	4	787.0
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	78.0	3	6,604.4
Other Non-Oper Income (Expense)	0*	0*	47.5	1	136.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>70</b>	<b>83</b>	<b>18.3</b>	<b>105</b>	<b>27.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	141	155	9.4	170	9.8
Travel and Conference Expense	4	4	6.8	5	5.2
Office Occupancy Expense	17	18	5.5	19	2.2
Office Operations Expense	72	77	6.8	82	7.4
Educational & Promotional Expense	9	10	10.8	11	10.7
Loan Servicing Expense	14	16	13.6	16	5.1
Professional and Outside Services	17	18	10.9	22	20.8
Member Insurance	3	2	5.8-	2	4.5
Operating Fees	2	2	8.4	2	13.5-
Miscellaneous Operating Expenses	7	7	14.7	7	12.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>285</b>	<b>310</b>	<b>8.8</b>	<b>336</b>	<b>8.4</b>
<b>NET INCOME</b>	<b>65</b>	<b>86</b>	<b>33.0</b>	<b>89</b>	<b>3.5</b>
Transfer to Regular Reserve 1/	22	21	1.6-	10	51.7-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Massachusetts**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	293	285	2.7-	279	2.1-
<b>Cash &amp; Equivalents</b>	553	974	76.1	1,280	31.4
<b>TOTAL INVESTMENTS</b>	3,753	3,540	5.7-	4,247	20.0
U.S. Government Obligations	266	174	34.7-	110	37.0-
Federal Agency Securities	2,244	2,428	8.2	2,854	17.6
Mutual Fund & Common Trusts	35	35	0.6	172	394.7
MCSD and PIC at Corporate CU	52	52	1.4	56	7.9
All Other Corporate Credit Union	589	450	23.5-	485	7.8
Commercial Banks, S&Ls	399	251	37.1-	402	60.3
Credit Unions -Loans to, Deposits in	7	14	106.1	17	19.2
Other Investments	162	136	16.4-	151	11.5
<b>TOTAL LOANS OUTSTANDING</b>	8,725	9,749	11.7	10,683	9.6
Unsecured Credit Card Loans	573	640	11.7	603	5.9-
All Other Unsecured Loans	573	568	0.9-	547	3.7-
New Vehicle Loans	916	1,100	20.1	1,061	3.6-
Used Vehicle Loans	1,075	1,243	15.6	1,476	18.8
First Mortgage Real Estate Loans	4,286	4,563	6.5	5,178	13.5
Other Real Estate Loans	1,090	1,404	28.8	1,571	11.9
Leases Receivable	0*	0*	10.7-	0*	79.4-
All Other Loans to Members	201	217	7.9	235	7.9
Other Loans	10	12	20.2	12	4.9
Allowance For Loan Losses	71	75	5.0	76	1.3
Other Real Estate Owned	0*	0*	76.7-	0*	366.1
Land and Building	138	151	8.9	184	22.5
Other Fixed Assets	45	43	3.3-	53	21.6
NCUSIF Capitalization Deposit	103	113	10.0	126	11.6
Other Assets	124	148	19.7	176	19.0
<b>TOTAL ASSETS</b>	13,370	14,643	9.5	16,674	13.9
<b>LIABILITIES</b>					
Total Borrowings	236	285	20.6	413	45.0
Accrued Dividends/Interest Payable	7	10	48.9	5	52.6-
Acct Payable and Other Liabilities	68	89	30.3	90	1.8
Uninsured Secondary Capital	0	0*	0.0	0*	17.6
<b>TOTAL LIABILITIES</b>	311	384	23.4	509	32.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	11,468	12,494	8.9	14,241	14.0
Share Drafts	1,070	1,305	22.0	1,468	12.5
Regular Shares	3,758	3,838	2.1	4,342	13.1
Money Market Shares	1,547	1,669	7.9	2,191	31.3
Share Certificates/CDs	3,510	4,077	16.1	4,501	10.4
IRA/Keogh Accounts	1,404	1,432	2.0	1,534	7.1
All Other Shares and Member Deposits	172	167	3.4-	190	13.8
Non-Member Deposits	7	6	19.4-	16	170.4
Regular Reserves	400	456	13.9	485	6.4
APPR. For Non-Conf. Invest.	0*	0*	0.2	0*	0.4-
Accum. Unrealized G/L on A-F-S	-8	17	303.4	31	88.5
Other Reserves	7	3	58.0-	3	4.9
Undivided Earnings	1,191	1,288	8.2	1,404	9.0
<b>TOTAL EQUITY</b>	1,591	1,765	10.9	1,924	9.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	13,370	14,643	9.5	16,674	13.9

\* Amount Less than + or - 1 Million

**Massachusetts**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	293	285	2.7-	279	2.1-
<b>INTEREST INCOME</b>					
Interest on Loans	660	743	12.6	794	6.8
(Less) Interest Refund	0*	0*	61.2	0*	59.0-
Income from Investments	233	249	6.8	250	0.4
Trading Profits and Losses	0	0*	0.0	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>893</b>	<b>992</b>	<b>11.1</b>	<b>1,044</b>	<b>5.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	430	420	2.3-	422	0.4
Interest on Deposits	0*	58	36,233.9	83	43.8
Interest on Borrowed Money	8	15	86.4	19	25.0
<b>TOTAL INTEREST EXPENSE</b>	<b>438</b>	<b>493</b>	<b>12.5</b>	<b>524</b>	<b>6.2</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>21</b>	<b>26</b>	<b>24.7</b>	<b>30</b>	<b>16.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>434</b>	<b>473</b>	<b>9.0</b>	<b>490</b>	<b>3.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	46	56	22.0	60	6.5
Other Operating Income	13	13	5.3	32	143.7
Gain (Loss) on Investments	0*	1	380.8	2	115.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	452.5	0*	1,436.6
Other Non-Oper Income (Expense)	0*	1	912.6	0*	57.1-
<b>TOTAL NON-INTEREST INCOME</b>	<b>59</b>	<b>72</b>	<b>21.9</b>	<b>95</b>	<b>32.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	181	198	9.4	220	10.7
Travel and Conference Expense	6	7	11.2	7	7.7-
Office Occupancy Expense	25	26	7.7	31	17.6
Office Operations Expense	73	77	6.3	85	9.8
Educational & Promotional Expense	14	15	9.5	16	8.8
Loan Servicing Expense	8	11	30.9	15	38.7
Professional and Outside Services	35	42	17.6	47	12.6
Member Insurance	5	4	10.2-	5	13.1
Operating Fees	2	2	6.0	3	0.8
Miscellaneous Operating Expenses	10	11	16.4	11	1.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>360</b>	<b>395</b>	<b>9.9</b>	<b>440</b>	<b>11.3</b>
<b>NET INCOME</b>	<b>134</b>	<b>150</b>	<b>12.3</b>	<b>146</b>	<b>2.8-</b>
Transfer to Regular Reserve 1/	33	32	4.0-	20	37.4-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Michigan**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	474	465	1.9-	454	2.4-
<b>Cash &amp; Equivalents</b>	1,731	1,726	0.3-	2,697	56.2
<b>TOTAL INVESTMENTS</b>	4,902	4,697	4.2-	5,583	18.9
U.S. Government Obligations	124	100	19.6-	87	13.5-
Federal Agency Securities	1,585	1,591	0.3	1,804	13.4
Mutual Fund & Common Trusts	100	131	31.1	173	32.7
MCSD and PIC at Corporate CU	112	114	1.7	118	3.6
All Other Corporate Credit Union	526	528	0.4	460	12.9-
Commercial Banks, S&Ls	848	706	16.8-	999	41.6
Credit Unions -Loans to, Deposits in	44	39	10.7-	38	1.3-
Other Investments	1,563	1,489	4.7-	1,904	27.8
<b>TOTAL LOANS OUTSTANDING</b>	13,635	15,028	10.2	15,905	5.8
Unsecured Credit Card Loans	1,012	1,134	12.0	1,123	0.9-
All Other Unsecured Loans	1,155	1,162	0.6	1,106	4.8-
New Vehicle Loans	2,036	2,284	12.2	2,046	10.4-
Used Vehicle Loans	2,663	2,847	6.9	3,052	7.2
First Mortgage Real Estate Loans	4,127	4,528	9.7	5,224	15.4
Other Real Estate Loans	1,502	1,888	25.7	2,091	10.7
Leases Receivable	107	105	2.7-	121	15.6
All Other Loans to Members	1,011	1,033	2.3	1,093	5.8
Other Loans	22	47	113.6	48	3.3
Allowance For Loan Losses	94	101	7.5	110	9.2
Other Real Estate Owned	6	5	13.3-	6	26.7
Land and Building	371	395	6.6	430	8.9
Other Fixed Assets	107	116	8.8	113	2.3-
NCUSIF Capitalization Deposit	168	181	8.0	198	8.9
Other Assets	258	269	4.2	296	10.0
<b>TOTAL ASSETS</b>	21,084	22,317	5.9	25,118	12.5
<b>LIABILITIES</b>					
Total Borrowings	124	130	5.3	116	11.2-
Accrued Dividends/Interest Payable	50	60	20.4	47	22.5-
Acct Payable and Other Liabilities	122	147	20.6	180	22.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	296	338	14.2	342	1.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	18,387	19,334	5.2	21,893	13.2
Share Drafts	2,508	2,855	13.8	2,963	3.8
Regular Shares	6,167	6,072	1.6-	6,565	8.1
Money Market Shares	3,498	3,586	2.5	4,775	33.2
Share Certificates/CDs	4,036	4,665	15.6	5,409	15.9
IRA/Keogh Accounts	1,495	1,532	2.4	1,584	3.4
All Other Shares and Member Deposits	594	538	9.5-	518	3.7-
Non-Member Deposits	89	88	1.1-	80	9.7-
Regular Reserves	683	779	14.1	788	1.2
APPR. For Non-Conf. Invest.	7	7	2.6-	3	53.2-
Accum. Unrealized G/L on A-F-S	-19	13	168.7	36	173.3
Other Reserves	342	350	2.3	371	5.8
Undivided Earnings	1,388	1,496	7.8	1,685	12.6
<b>TOTAL EQUITY</b>	2,401	2,645	10.2	2,883	9.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	21,084	22,317	5.9	25,118	12.5

\* Amount Less than + or - 1 Million

**Michigan**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	474	465	1.9-	454	2.4-
<b>INTEREST INCOME</b>					
Interest on Loans	1,100	1,224	11.3	1,297	6.0
(Less) Interest Refund	4	5	16.2	6	8.8
Income from Investments	372	373	0.3	366	1.8-
Trading Profits and Losses	0*	0*	6.9	-0*	117.3-
<b>TOTAL INTEREST INCOME</b>	<b>1,467</b>	<b>1,592</b>	<b>8.5</b>	<b>1,658</b>	<b>4.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	437	465	6.3	458	1.5-
Interest on Deposits	209	236	12.6	269	14.3
Interest on Borrowed Money	3	7	150.9	6	12.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>650</b>	<b>708</b>	<b>9.0</b>	<b>734</b>	<b>3.7</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>52</b>	<b>54</b>	<b>3.3</b>	<b>68</b>	<b>25.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>766</b>	<b>830</b>	<b>8.4</b>	<b>857</b>	<b>3.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	122	136	11.1	156	15.0
Other Operating Income	49	56	14.2	68	21.5
Gain (Loss) on Investments	-0*	-0*	25.6-	-2	115.4-
Gain (Loss) on Disp of Fixed Assets	2	0*	46.6-	0*	44.7-
Other Non-Oper Income (Expense)	1	1	21.5	2	75.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>173</b>	<b>193</b>	<b>11.5</b>	<b>225</b>	<b>16.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	354	384	8.3	415	8.2
Travel and Conference Expense	13	13	6.1	14	4.8
Office Occupancy Expense	49	52	5.9	58	11.6
Office Operations Expense	179	190	6.2	200	5.3
Educational & Promotional Expense	26	28	7.7	31	12.6
Loan Servicing Expense	41	44	9.5	48	8.8
Professional and Outside Services	52	57	8.3	58	2.0
Member Insurance	8	7	8.4-	8	8.9
Operating Fees	6	6	2.4	6	0.3-
Miscellaneous Operating Expenses	22	24	4.9	23	1.7-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>750</b>	<b>805</b>	<b>7.3</b>	<b>862</b>	<b>7.1</b>
<b>NET INCOME</b>	<b>189</b>	<b>219</b>	<b>15.7</b>	<b>220</b>	<b>0.6</b>
Transfer to Regular Reserve 1/	64	63	2.2-	20	68.4-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Minnesota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	193	189	2.1-	185	2.1-
<b>Cash &amp; Equivalents</b>	378	598	58.2	868	45.1
<b>TOTAL INVESTMENTS</b>	1,602	1,280	20.1-	1,902	48.6
U.S. Government Obligations	93	55	40.9-	51	7.6-
Federal Agency Securities	710	661	6.9-	889	34.5
Mutual Fund & Common Trusts	52	27	47.7-	146	436.3
MCSD and PIC at Corporate CU	25	28	9.5	31	12.4
All Other Corporate Credit Union	349	204	41.5-	226	10.7
Commercial Banks, S&Ls	206	181	12.0-	372	105.4
Credit Unions -Loans to, Deposits in	19	25	30.1	31	22.3
Other Investments	149	99	33.3-	157	59.0
<b>TOTAL LOANS OUTSTANDING</b>	5,681	6,426	13.1	6,709	4.4
Unsecured Credit Card Loans	361	411	13.7	399	2.8-
All Other Unsecured Loans	298	311	4.3	303	2.7-
New Vehicle Loans	969	1,055	8.9	990	6.2-
Used Vehicle Loans	1,350	1,453	7.7	1,591	9.5
First Mortgage Real Estate Loans	1,063	1,138	7.0	1,234	8.4
Other Real Estate Loans	1,125	1,432	27.2	1,558	8.8
Leases Receivable	51	38	26.6-	31	18.8-
All Other Loans to Members	425	483	13.5	500	3.6
Other Loans	36	106	194.6	104	2.4-
Allowance For Loan Losses	35	38	7.3	39	4.2
Other Real Estate Owned	0*	0*	44.4-	0*	45.9
Land and Building	90	117	30.3	146	25.0
Other Fixed Assets	33	38	16.0	43	11.0
NCUSIF Capitalization Deposit	61	68	10.5	75	10.5
Other Assets	81	110	34.9	128	17.2
<b>TOTAL ASSETS</b>	7,892	8,599	9.0	9,833	14.3
<b>LIABILITIES</b>					
Total Borrowings	39	41	3.8	8	81.5-
Accrued Dividends/Interest Payable	12	16	38.2	12	28.1-
Acct Payable and Other Liabilities	43	65	52.2	53	17.8-
Uninsured Secondary Capital	0*	0*	14.5-	0	100.0-
<b>TOTAL LIABILITIES</b>	94	122	30.1	73	40.6-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	6,949	7,518	8.2	8,702	15.7
Share Drafts	975	1,145	17.4	1,191	4.1
Regular Shares	2,251	2,061	8.4-	2,438	18.3
Money Market Shares	1,090	1,196	9.8	1,646	37.6
Share Certificates/CDs	1,934	2,367	22.4	2,603	9.9
IRA/Keogh Accounts	590	619	4.8	680	10.0
All Other Shares and Member Deposits	105	104	0.5-	121	16.0
Non-Member Deposits	5	26	390.9	22	16.3-
Regular Reserves	265	295	11.4	302	2.2
APPR. For Non-Conf. Invest.	0*	0*	95.6-	0	100.0-
Accum. Unrealized G/L on A-F-S	-17	-0*	96.2	5	938.7
Other Reserves	52	51	1.0-	57	11.5
Undivided Earnings	548	613	11.7	693	13.2
<b>TOTAL EQUITY</b>	848	959	13.0	1,058	10.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	7,892	8,599	9.0	9,833	14.3

\* Amount Less than + or - 1 Million

**Minnesota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	193	189	2.1-	185	2.1-
<b>INTEREST INCOME</b>					
Interest on Loans	442	519	17.5	544	4.8
(Less) Interest Refund	0*	0*	0.1	0*	51.5-
Income from Investments	111	101	9.2-	109	8.1
Trading Profits and Losses	0	0	0.0	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>552</b>	<b>620</b>	<b>12.2</b>	<b>653</b>	<b>5.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	222	250	12.5	268	7.1
Interest on Deposits	32	39	21.2	40	2.3
Interest on Borrowed Money	0*	4	390.7	1	73.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>255</b>	<b>293</b>	<b>14.9</b>	<b>309</b>	<b>5.2</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>14</b>	<b>17</b>	<b>18.7</b>	<b>20</b>	<b>16.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>283</b>	<b>309</b>	<b>9.4</b>	<b>325</b>	<b>5.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	34	41	21.7	51	22.9
Other Operating Income	22	31	37.8	37	20.4
Gain (Loss) on Investments	-0*	-0*	249.4-	3	429.5
Gain (Loss) on Disp of Fixed Assets	0*	-0*	145.1-	0*	254.3
Other Non-Oper Income (Expense)	0*	0*	43.4-	0*	3.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>57</b>	<b>72</b>	<b>25.2</b>	<b>91</b>	<b>27.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	124	141	13.8	155	10.2
Travel and Conference Expense	5	6	9.6	6	1.6
Office Occupancy Expense	17	17	1.0-	21	24.4
Office Operations Expense	59	63	7.1	67	6.2
Educational & Promotional Expense	11	11	5.6	13	11.4
Loan Servicing Expense	15	16	11.0	18	8.0
Professional and Outside Services	19	21	8.8	22	3.3
Member Insurance	4	3	4.0-	3	1.3-
Operating Fees	2	2	7.9	2	10.7-
Miscellaneous Operating Expenses	5	7	21.4	7	12.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>261</b>	<b>287</b>	<b>10.2</b>	<b>314</b>	<b>9.1</b>
<b>NET INCOME</b>	<b>79</b>	<b>93</b>	<b>18.0</b>	<b>102</b>	<b>9.3</b>
Transfer to Regular Reserve 1/	30	31	3.0	11	65.3-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Mississippi**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	131	131	0.0	125	4.6-
<b>Cash &amp; Equivalents</b>	130	164	26.5	160	2.2-
<b>TOTAL INVESTMENTS</b>	351	296	15.7-	444	50.2
U.S. Government Obligations	5	4	22.6-	3	34.3-
Federal Agency Securities	72	73	1.7	47	36.3-
Mutual Fund & Common Trusts	0*	0*	84.3-	0*	32.3-
MCSD and PIC at Corporate CU	7	10	42.2	9	7.4-
All Other Corporate Credit Union	166	113	31.9-	239	111.8
Commercial Banks, S&Ls	89	84	5.0-	136	60.9
Credit Unions -Loans to, Deposits in	4	4	2.1-	4	8.6-
Other Investments	7	7	4.7-	7	1.1-
<b>TOTAL LOANS OUTSTANDING</b>	1,143	1,238	8.3	1,289	4.2
Unsecured Credit Card Loans	48	49	2.7	51	2.9
All Other Unsecured Loans	132	138	4.6	132	4.7-
New Vehicle Loans	307	328	6.6	304	7.1-
Used Vehicle Loans	318	342	7.7	361	5.4
First Mortgage Real Estate Loans	183	201	10.0	257	28.2
Other Real Estate Loans	44	61	39.4	65	5.0
Leases Receivable	0*	0*	66.1-	0*	28.2
All Other Loans to Members	110	113	2.7	115	1.8
Other Loans	0*	5	641.6	4	6.1-
Allowance For Loan Losses	10	11	8.1	12	10.6
Other Real Estate Owned	2	0*	82.1-	0*	44.4-
Land and Building	32	37	15.8	39	3.9
Other Fixed Assets	8	9	12.8	9	2.7-
NCUSIF Capitalization Deposit	14	14	5.5	15	3.9
Other Assets	22	22	1.1-	24	9.6
<b>TOTAL ASSETS</b>	1,692	1,770	4.6	1,969	11.2
<b>LIABILITIES</b>					
Total Borrowings	10	8	21.4-	7	10.9-
Accrued Dividends/Interest Payable	5	6	13.2	5	21.8-
Acct Payable and Other Liabilities	12	16	29.2	15	6.8-
Uninsured Secondary Capital	0	0*	0.0	0*	50.0-
<b>TOTAL LIABILITIES</b>	27	30	8.3	26	11.1-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,437	1,495	4.1	1,684	12.6
Share Drafts	128	145	12.8	158	9.0
Regular Shares	735	703	4.4-	795	13.0
Money Market Shares	99	101	2.4	159	56.7
Share Certificates/CDs	315	388	23.2	382	1.6-
IRA/Keogh Accounts	132	136	2.7	151	11.0
All Other Shares and Member Deposits	19	14	26.1-	27	95.0
Non-Member Deposits	8	8	1.1-	13	57.9
Regular Reserves	55	59	7.6	58	1.5-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	109.7	0*	404.4
Other Reserves	1	10	582.2	3	73.8-
Undivided Earnings	172	176	2.3	198	12.4
<b>TOTAL EQUITY</b>	228	245	7.6	259	5.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,692	1,770	4.6	1,969	11.2

\* Amount Less than + or - 1 Million

**Mississippi**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	131	131	0.0	125	4.6-
<b>INTEREST INCOME</b>					
Interest on Loans	95	104	9.1	109	4.7
(Less) Interest Refund	0*	0*	21.4	0*	116.7
Income from Investments	25	26	4.9	24	8.3-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>120</b>	<b>130</b>	<b>8.2</b>	<b>133</b>	<b>2.0</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	53	60	12.7	57	4.5-
Interest on Deposits	4	3	36.0-	6	139.9
Interest on Borrowed Money	0*	0*	226.7	0*	29.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>58</b>	<b>63</b>	<b>9.9</b>	<b>64</b>	<b>1.3</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>6</b>	<b>6</b>	<b>4.6</b>	<b>8</b>	<b>25.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>57</b>	<b>61</b>	<b>6.8</b>	<b>61</b>	<b>0.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	14	16	14.1	18	15.1
Other Operating Income	4	5	24.2	5	1.9
Gain (Loss) on Investments	0*	0*	23.3-	0*	808.5
Gain (Loss) on Disp of Fixed Assets	0*	-0*	252.9-	0*	244.0
Other Non-Oper Income (Expense)	-0*	-0*	54.5	-0*	9.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>17</b>	<b>20</b>	<b>16.9</b>	<b>23</b>	<b>13.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	28	31	10.6	33	6.2
Travel and Conference Expense	1	1	3.7	1	4.0-
Office Occupancy Expense	3	3	12.1	4	17.2
Office Operations Expense	15	16	3.8	17	7.5
Educational & Promotional Expense	2	2	8.3	2	4.6-
Loan Servicing Expense	2	2	5.7	2	0.0-
Professional and Outside Services	5	5	9.5	6	12.5
Member Insurance	2	2	3.6-	2	0.9-
Operating Fees	0*	0*	12.5	0*	6.1-
Miscellaneous Operating Expenses	1	2	10.6	2	0.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>60</b>	<b>65</b>	<b>8.0</b>	<b>69</b>	<b>6.4</b>
<b>NET INCOME</b>	<b>14</b>	<b>16</b>	<b>14.7</b>	<b>14</b>	<b>8.1-</b>
Transfer to Regular Reserve 1/	5	5	2.6-	0*	82.8-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Missouri**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	195	188	3.6-	185	1.6-
<b>Cash &amp; Equivalents</b>	483	531	9.9	716	34.7
<b>TOTAL INVESTMENTS</b>	1,225	1,100	10.1-	1,353	23.0
U.S. Government Obligations	168	118	29.7-	42	64.2-
Federal Agency Securities	560	563	0.4	700	24.5
Mutual Fund & Common Trusts	19	18	5.0-	66	257.8
MCSD and PIC at Corporate CU	35	36	4.1	38	3.9
All Other Corporate Credit Union	286	233	18.4-	264	13.3
Commercial Banks, S&Ls	136	103	24.0-	211	104.4
Credit Unions -Loans to, Deposits in	6	7	10.1	4	36.6-
Other Investments	16	22	44.5	28	26.1
<b>TOTAL LOANS OUTSTANDING</b>	3,702	4,206	13.6	4,436	5.5
Unsecured Credit Card Loans	333	354	6.2	348	1.7-
All Other Unsecured Loans	251	253	0.8	240	5.0-
New Vehicle Loans	749	911	21.6	892	2.1-
Used Vehicle Loans	924	1,021	10.5	1,160	13.5
First Mortgage Real Estate Loans	821	922	12.2	1,028	11.6
Other Real Estate Loans	434	539	24.1	554	2.8
Leases Receivable	2	1	18.5-	1	20.8-
All Other Loans to Members	177	191	8.0	199	4.2
Other Loans	10	14	34.3	14	3.2
Allowance For Loan Losses	36	37	1.6	39	5.4
Other Real Estate Owned	0*	0*	32.9-	0*	31.6
Land and Building	91	98	8.4	124	26.0
Other Fixed Assets	26	31	16.1	29	6.0-
NCUSIF Capitalization Deposit	45	48	5.5	53	9.7
Other Assets	57	66	16.2	81	21.9
<b>TOTAL ASSETS</b>	5,594	6,045	8.1	6,753	11.7
<b>LIABILITIES</b>					
Total Borrowings	39	118	199.8	49	58.2-
Accrued Dividends/Interest Payable	14	19	32.6	17	9.2-
Acct Payable and Other Liabilities	20	31	57.9	43	40.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	73	168	129.3	110	34.5-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	4,902	5,201	6.1	5,916	13.7
Share Drafts	599	666	11.1	699	5.0
Regular Shares	2,050	1,936	5.6-	2,196	13.4
Money Market Shares	595	666	11.9	917	37.8
Share Certificates/CDs	1,061	1,324	24.8	1,422	7.4
IRA/Keogh Accounts	564	581	3.1	647	11.3
All Other Shares and Member Deposits	32	27	16.8-	33	22.0
Non-Member Deposits	2	3	27.6	2	3.4-
Regular Reserves	152	169	11.6	185	9.4
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	-8	-1	82.3	4	366.9
Other Reserves	190	199	4.7	205	3.0
Undivided Earnings	286	310	8.5	334	7.6
<b>TOTAL EQUITY</b>	619	676	9.3	727	7.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	5,594	6,045	8.1	6,753	11.7

\* Amount Less than + or - 1 Million

**Missouri**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	195	188	3.6-	185	1.6-
<b>INTEREST INCOME</b>					
Interest on Loans	293	339	15.7	365	7.8
(Less) Interest Refund	0*	0*	11.8	0*	53.3-
Income from Investments	104	101	3.6-	91	9.3-
Trading Profits and Losses	0*	0	100.0-	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>397</b>	<b>439</b>	<b>10.6</b>	<b>456</b>	<b>3.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	159	195	22.2	196	0.5
Interest on Deposits	26	13	51.6-	18	43.2
Interest on Borrowed Money	7	13	81.5	11	20.5-
<b>TOTAL INTEREST EXPENSE</b>	<b>193</b>	<b>220</b>	<b>14.5</b>	<b>224</b>	<b>1.7</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>16</b>	<b>18</b>	<b>7.0</b>	<b>26</b>	<b>50.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>188</b>	<b>201</b>	<b>7.0</b>	<b>206</b>	<b>2.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	45	51	13.7	56	11.2
Other Operating Income	13	15	12.1	18	23.3
Gain (Loss) on Investments	-0*	-0*	7.9-	0*	217.5
Gain (Loss) on Disp of Fixed Assets	0*	0*	83.3-	0*	1,197.1
Other Non-Oper Income (Expense)	-0*	0*	131.1	0*	155.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>57</b>	<b>66</b>	<b>14.4</b>	<b>76</b>	<b>16.5</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	90	98	9.7	111	12.4
Travel and Conference Expense	3	3	2.6	3	2.7
Office Occupancy Expense	11	12	6.7	13	11.1
Office Operations Expense	48	53	11.8	55	3.4
Educational & Promotional Expense	7	8	20.2	9	2.7
Loan Servicing Expense	13	14	10.9	15	2.3
Professional and Outside Services	16	17	7.2	19	6.4
Member Insurance	3	3	5.9-	3	2.5-
Operating Fees	1	1	17.0	1	5.4
Miscellaneous Operating Expenses	9	6	34.1-	9	63.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>200</b>	<b>216</b>	<b>8.1</b>	<b>237</b>	<b>9.6</b>
<b>NET INCOME</b>	<b>45</b>	<b>50</b>	<b>11.3</b>	<b>45</b>	<b>10.4-</b>
Transfer to Regular Reserve 1/	21	22	2.6	20	10.2-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Montana**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	79	76	3.8-	74	2.6-
<b>Cash &amp; Equivalents</b>	161	159	1.5-	270	70.2
<b>TOTAL INVESTMENTS</b>	234	191	18.2-	218	13.6
U.S. Government Obligations	10	3	66.2-	2	32.9-
Federal Agency Securities	60	69	15.1	61	12.0-
Mutual Fund & Common Trusts	7	0*	88.7-	2	137.1
MCSD and PIC at Corporate CU	8	8	2.7	8	4.0
All Other Corporate Credit Union	58	33	42.2-	30	8.6-
Commercial Banks, S&Ls	72	62	13.3-	93	49.5
Credit Unions -Loans to, Deposits in	5	5	3.4-	7	39.9
Other Investments	14	9	32.8-	13	45.0
<b>TOTAL LOANS OUTSTANDING</b>	1,087	1,203	10.7	1,284	6.7
Unsecured Credit Card Loans	45	49	7.1	48	1.0-
All Other Unsecured Loans	59	58	2.4-	56	3.3-
New Vehicle Loans	170	195	15.0	199	2.0
Used Vehicle Loans	274	315	15.0	343	8.9
First Mortgage Real Estate Loans	297	322	8.7	363	12.5
Other Real Estate Loans	117	142	21.9	139	2.2-
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans to Members	112	115	2.9	129	11.6
Other Loans	13	6	50.2-	6	6.0-
Allowance For Loan Losses	12	13	3.5	13	5.6
Other Real Estate Owned	1	0*	28.1-	2	114.1
Land and Building	34	37	9.2	43	16.2
Other Fixed Assets	7	7	1.4	7	5.5
NCUSIF Capitalization Deposit	12	13	5.5	14	7.8
Other Assets	13	16	27.5	17	2.9
<b>TOTAL ASSETS</b>	1,536	1,614	5.1	1,840	14.0
<b>LIABILITIES</b>					
Total Borrowings	24	22	7.2-	11	49.5-
Accrued Dividends/Interest Payable	2	2	12.6	2	0.2-
Acct Payable and Other Liabilities	5	6	9.0	6	10.9
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	31	30	3.4-	19	35.0-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,338	1,401	4.7	1,620	15.6
Share Drafts	139	147	5.2	162	10.4
Regular Shares	643	647	0.7	757	17.0
Money Market Shares	112	102	8.6-	139	35.9
Share Certificates/CDs	290	348	19.9	390	12.2
IRA/Keogh Accounts	105	110	4.8	118	6.5
All Other Shares and Member Deposits	44	41	5.3-	49	19.1
Non-Member Deposits	4	6	30.6	5	13.8-
Regular Reserves	58	64	10.3	69	8.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	0*	100.0	0*	546,595.7
Other Reserves	26	28	6.1	28	0.2
Undivided Earnings	84	92	9.2	104	13.0
<b>TOTAL EQUITY</b>	168	183	9.3	201	9.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,536	1,614	5.1	1,840	14.0

\* Amount Less than + or - 1 Million

**Montana**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	79	76	3.8-	74	2.6-
<b>INTEREST INCOME</b>					
Interest on Loans	90	101	12.5	108	6.6
(Less) Interest Refund	0*	0*	50.6	0*	87.7
Income from Investments	19	19	0.1-	18	9.0-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>109</b>	<b>120</b>	<b>10.3</b>	<b>125</b>	<b>4.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	53	58	9.6	57	1.3-
Interest on Deposits	0*	0*	35.0	0*	53.1
Interest on Borrowed Money	0*	1	171.1	1	8.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>53</b>	<b>60</b>	<b>11.5</b>	<b>59</b>	<b>1.0-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>4</b>	<b>14.3-</b>	<b>5</b>	<b>20.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>50</b>	<b>56</b>	<b>11.6</b>	<b>61</b>	<b>8.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	8	8	5.5	9	10.4
Other Operating Income	3	3	1.5-	4	25.9
Gain (Loss) on Investments	-0*	-0*	9,453.5-	0*	171.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	808.9	0*	36.6-
Other Non-Oper Income (Expense)	0*	0*	58.2-	0*	163.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>11</b>	<b>11</b>	<b>3.1</b>	<b>13</b>	<b>15.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	23	26	8.8	28	9.4
Travel and Conference Expense	0*	0*	0.6-	0*	9.2
Office Occupancy Expense	3	3	7.5	4	11.4
Office Operations Expense	10	10	4.3	11	7.4
Educational & Promotional Expense	2	2	12.6	2	14.1
Loan Servicing Expense	2	2	8.9	2	3.0-
Professional and Outside Services	5	5	2.5	5	3.1
Member Insurance	2	1	8.8-	1	2.7
Operating Fees	0*	0*	9.2	0*	15.8-
Miscellaneous Operating Expenses	2	2	3.8-	2	7.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>49</b>	<b>52</b>	<b>6.2</b>	<b>56</b>	<b>7.7</b>
<b>NET INCOME</b>	<b>12</b>	<b>15</b>	<b>25.2</b>	<b>18</b>	<b>14.7</b>
Transfer to Regular Reserve 1/	4	7	66.2	5	32.2-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Nebraska**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	91	86	5.5-	83	3.5-
<b>Cash &amp; Equivalents</b>	88	109	24.7	198	80.9
<b>TOTAL INVESTMENTS</b>	400	320	20.1-	389	21.7
U.S. Government Obligations	50	3	94.3-	2	37.5-
Federal Agency Securities	172	180	5.0	176	2.2-
Mutual Fund & Common Trusts	6	3	48.7-	4	32.2
MCSD and PIC at Corporate CU	8	8	0.9	8	4.4
All Other Corporate Credit Union	49	25	47.7-	32	26.5
Commercial Banks, S&Ls	99	82	16.9-	138	67.7
Credit Unions -Loans to, Deposits in	5	9	66.3	10	15.4
Other Investments	12	10	18.2-	20	97.8
<b>TOTAL LOANS OUTSTANDING</b>	1,256	1,365	8.7	1,380	1.1
Unsecured Credit Card Loans	44	44	1.9	42	4.8-
All Other Unsecured Loans	89	85	4.5-	80	5.3-
New Vehicle Loans	201	218	8.2	202	7.3-
Used Vehicle Loans	334	349	4.7	362	3.6
First Mortgage Real Estate Loans	275	323	17.2	344	6.7
Other Real Estate Loans	202	230	13.9	234	1.7
Leases Receivable	19	18	8.6-	19	6.5
All Other Loans to Members	88	94	6.2	92	2.0-
Other Loans	5	5	5.6	5	6.3-
Allowance For Loan Losses	10	11	13.7	11	1.6-
Other Real Estate Owned	0*	0*	190.7	0*	68.0-
Land and Building	30	32	7.9	36	13.5
Other Fixed Assets	7	8	2.8	8	10.7
NCUSIF Capitalization Deposit	14	15	4.7	16	5.9
Other Assets	17	17	2.4-	26	55.2
<b>TOTAL ASSETS</b>	1,803	1,855	2.9	2,042	10.1
<b>LIABILITIES</b>					
Total Borrowings	63	68	7.3	14	78.8-
Accrued Dividends/Interest Payable	4	4	17.3	3	25.5-
Acct Payable and Other Liabilities	11	13	20.2	16	24.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	78	85	9.6	34	60.1-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,521	1,552	2.0	1,774	14.3
Share Drafts	152	173	13.9	178	3.1
Regular Shares	645	610	5.3-	712	16.6
Money Market Shares	145	138	4.7-	183	32.1
Share Certificates/CDs	365	414	13.4	471	13.8
IRA/Keogh Accounts	193	192	0.3-	197	2.7
All Other Shares and Member Deposits	17	19	13.7	26	37.1
Non-Member Deposits	5	5	0.5-	7	36.7
Regular Reserves	83	108	30.5	97	10.1-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	1	2	84.8	2	16.7
Other Reserves	22	23	1.0	22	3.1-
Undivided Earnings	98	85	12.9-	113	32.3
<b>TOTAL EQUITY</b>	204	218	6.8	234	7.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,803	1,855	2.9	2,042	10.1

\* Amount Less than + or - 1 Million

**Nebraska**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	91	86	5.5-	83	3.5-
<b>INTEREST INCOME</b>					
Interest on Loans	104	115	9.9	117	2.4
(Less) Interest Refund	0*	0*	35.2-	1	84.4
Income from Investments	27	25	6.5-	23	5.8-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>130</b>	<b>139</b>	<b>6.9</b>	<b>140</b>	<b>0.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	61	66	7.1	67	2.1
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	2	5	102.2	2	67.1-
<b>TOTAL INTEREST EXPENSE</b>	<b>63</b>	<b>70</b>	<b>10.5</b>	<b>68</b>	<b>2.4-</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>6</b>	<b>23.5</b>	<b>5</b>	<b>22.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>61</b>	<b>62</b>	<b>1.7</b>	<b>66</b>	<b>6.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	13	13	5.1	14	7.5
Other Operating Income	5	5	5.1	6	24.4
Gain (Loss) on Investments	0*	-0*	108.8-	0*	5,856.8
Gain (Loss) on Disp of Fixed Assets	0*	0*	62.6-	0*	21.4
Other Non-Oper Income (Expense)	0*	0*	76.1	0*	57.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>18</b>	<b>18</b>	<b>4.4</b>	<b>22</b>	<b>17.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	32	34	6.8	37	9.4
Travel and Conference Expense	0*	0*	7.2	0*	3.7-
Office Occupancy Expense	3	4	13.4	4	8.6
Office Operations Expense	13	14	6.3	15	4.2
Educational & Promotional Expense	2	2	19.8	3	6.9
Loan Servicing Expense	2	2	11.9	2	7.4
Professional and Outside Services	6	6	3.0	6	1.8-
Member Insurance	0*	1	9.2	1	0.4
Operating Fees	0*	0*	10.6	0*	10.6-
Miscellaneous Operating Expenses	2	2	8.8-	2	0.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>64</b>	<b>68</b>	<b>6.7</b>	<b>72</b>	<b>6.3</b>
<b>NET INCOME</b>	<b>16</b>	<b>13</b>	<b>15.7-</b>	<b>16</b>	<b>21.9</b>
Transfer to Regular Reserve 1/	4	7	96.0	5	25.8-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Nevada**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	25	23	8.0-	21	8.7-
<b>Cash &amp; Equivalents</b>	137	152	10.8	180	18.0
<b>TOTAL INVESTMENTS</b>	412	365	11.5-	391	7.2
U.S. Government Obligations	17	37	116.6	17	52.8-
Federal Agency Securities	89	101	13.8	80	21.1-
Mutual Fund & Common Trusts	78	63	20.0-	78	23.8
MCSD and PIC at Corporate CU	11	9	20.7-	9	6.3
All Other Corporate Credit Union	86	42	51.2-	91	115.8
Commercial Banks, S&Ls	113	96	15.4-	97	1.0
Credit Unions -Loans to, Deposits in	0*	0*	10.7-	0*	44.3
Other Investments	17	17	0.3-	18	10.1
<b>TOTAL LOANS OUTSTANDING</b>	1,192	1,314	10.2	1,538	17.0
Unsecured Credit Card Loans	72	69	4.7-	59	14.9-
All Other Unsecured Loans	59	53	10.6-	51	3.6-
New Vehicle Loans	265	319	20.0	349	9.6
Used Vehicle Loans	322	339	5.2	427	26.2
First Mortgage Real Estate Loans	292	331	13.5	449	35.5
Other Real Estate Loans	140	163	16.4	164	0.7
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans to Members	42	39	6.2-	39	0.8-
Other Loans	0*	2	945.0	0*	99.9-
Allowance For Loan Losses	13	13	4.8-	13	6.4
Other Real Estate Owned	0*	0*	117.5	0*	61.4
Land and Building	34	31	8.4-	31	1.1
Other Fixed Assets	11	12	8.0	15	23.5
NCUSIF Capitalization Deposit	14	15	5.9	17	10.9
Other Assets	17	19	12.3	34	77.8
<b>TOTAL ASSETS</b>	1,806	1,897	5.0	2,193	15.6
<b>LIABILITIES</b>					
Total Borrowings	6	18	200.4	15	15.0-
Accrued Dividends/Interest Payable	0*	0*	21.5-	0*	15.3-
Acct Payable and Other Liabilities	9	9	5.0-	15	68.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	16	27	70.7	31	11.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,614	1,677	3.9	1,951	16.3
Share Drafts	230	248	7.6	276	11.4
Regular Shares	469	452	3.7-	501	10.9
Money Market Shares	355	372	4.8	454	22.0
Share Certificates/CDs	401	443	10.5	540	21.8
IRA/Keogh Accounts	150	153	1.8	161	5.3
All Other Shares and Member Deposits	4	4	10.7	13	227.0
Non-Member Deposits	6	6	2.2	8	21.8
Regular Reserves	46	51	11.7	58	13.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-3	-2	54.4	-0*	62.7
Other Reserves	12	12	6.3	13	2.7
Undivided Earnings	121	130	7.6	141	8.4
<b>TOTAL EQUITY</b>	175	192	9.7	211	10.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,806	1,897	5.0	2,193	15.6

\* Amount Less than + or - 1 Million

**Nevada**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	25	23	8.0-	21	8.7-
<b>INTEREST INCOME</b>					
Interest on Loans	97	105	8.7	119	13.1
(Less) Interest Refund	0*	0*	1,288.1	0*	26.0
Income from Investments	28	29	2.3	25	12.7-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>125</b>	<b>134</b>	<b>7.2</b>	<b>145</b>	<b>7.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	51	54	6.1	55	2.7
Interest on Deposits	2	7	225.8	8	20.1
Interest on Borrowed Money	0*	0*	485.3	1	72.4
<b>TOTAL INTEREST EXPENSE</b>	<b>53</b>	<b>62</b>	<b>15.9</b>	<b>65</b>	<b>5.3</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>10</b>	<b>9</b>	<b>9.9-</b>	<b>9</b>	<b>0.6</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>62</b>	<b>64</b>	<b>2.6</b>	<b>70</b>	<b>10.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	17	18	7.3	21	14.3
Other Operating Income	4	5	23.0	7	55.3
Gain (Loss) on Investments	-0*	-0*	76.9	0*	753.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	54.4-	0*	46.0
Other Non-Oper Income (Expense)	1	-0*	128.1-	-0*	8.3
<b>TOTAL NON-INTEREST INCOME</b>	<b>22</b>	<b>22</b>	<b>2.8</b>	<b>28</b>	<b>24.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	33	34	4.3	39	13.4
Travel and Conference Expense	1	1	7.7	1	2.2-
Office Occupancy Expense	6	5	15.5-	6	37.4
Office Operations Expense	16	19	21.3	20	3.0
Educational & Promotional Expense	2	3	11.4	4	28.0
Loan Servicing Expense	3	3	12.8	4	20.0
Professional and Outside Services	5	4	22.5-	4	10.6
Member Insurance	0*	0*	5.8-	0*	4.8
Operating Fees	0*	0*	2.7-	0*	11.5-
Miscellaneous Operating Expenses	2	1	35.5-	1	16.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>68</b>	<b>71</b>	<b>4.3</b>	<b>80</b>	<b>12.5</b>
<b>NET INCOME</b>	<b>16</b>	<b>15</b>	<b>4.4-</b>	<b>18</b>	<b>22.5</b>
Transfer to Regular Reserve 1/	9	9	2.8-	9	2.5-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**New Hampshire  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
December 31, 2001  
(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	34	32	5.9-	32	0.0
<b>Cash &amp; Equivalents</b>	110	145	31.4	182	25.7
<b>TOTAL INVESTMENTS</b>	493	502	1.8	673	34.0
U.S. Government Obligations	8	3	69.2-	92	3,576.0
Federal Agency Securities	348	377	8.2	436	15.6
Mutual Fund & Common Trusts	19	27	41.5	22	18.3-
MCSD and PIC at Corporate CU	9	9	5.6	9	1.5-
All Other Corporate Credit Union	39	25	35.8-	19	23.9-
Commercial Banks, S&Ls	61	45	26.2-	64	42.9
Credit Unions -Loans to, Deposits in	1	3	121.3	3	9.0-
Other Investments	7	13	82.8	27	111.6
<b>TOTAL LOANS OUTSTANDING</b>	1,451	1,562	7.7	1,654	5.9
Unsecured Credit Card Loans	104	104	0.4-	109	4.6
All Other Unsecured Loans	126	130	3.5	123	5.1-
New Vehicle Loans	269	294	9.5	278	5.7-
Used Vehicle Loans	257	276	7.5	331	19.9
First Mortgage Real Estate Loans	463	478	3.4	509	6.5
Other Real Estate Loans	141	182	28.7	200	10.2
Leases Receivable	5	14	191.8	24	75.9
All Other Loans to Members	82	80	2.5-	76	5.2-
Other Loans	4	4	11.8-	3	13.1-
Allowance For Loan Losses	17	16	0.6-	16	0.9-
Other Real Estate Owned	0*	0*	22.8-	0*	4.1-
Land and Building	29	29	1.1-	31	8.4
Other Fixed Assets	10	11	4.8	12	16.5
NCUSIF Capitalization Deposit	16	18	11.5	20	10.9
Other Assets	22	25	12.2	35	42.2
<b>TOTAL ASSETS</b>	2,115	2,275	7.5	2,591	13.9
<b>LIABILITIES</b>					
Total Borrowings	58	47	19.0-	49	4.3
Accrued Dividends/Interest Payable	0*	0*	30.4	0*	20.3-
Acct Payable and Other Liabilities	21	25	18.6	35	41.0
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	80	73	8.7-	85	16.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,781	1,918	7.7	2,193	14.4
Share Drafts	210	242	15.1	269	11.3
Regular Shares	568	574	1.1	656	14.4
Money Market Shares	198	219	10.5	318	45.4
Share Certificates/CDs	623	679	9.1	736	8.3
IRA/Keogh Accounts	173	193	12.0	200	3.4
All Other Shares and Member Deposits	10	11	8.1	14	26.9
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	60	65	8.9	70	7.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	0*	126.4	5	391.8
Other Reserves	12	12	0.1-	12	0.0
Undivided Earnings	187	206	10.6	226	9.7
<b>TOTAL EQUITY</b>	255	284	11.7	313	10.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,115	2,275	7.5	2,591	13.9

\* Amount Less than + or - 1 Million

**New Hampshire**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	34	32	5.9-	32	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	113	124	10.1	131	5.6
(Less) Interest Refund	0*	0*	70.3-	0*	76.0-
Income from Investments	31	35	12.0	38	8.1
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>144</b>	<b>159</b>	<b>10.7</b>	<b>169</b>	<b>6.2</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	51	58	13.8	62	7.0
Interest on Deposits	13	13	3.4	14	4.8
Interest on Borrowed Money	2	3	120.3	3	23.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>65</b>	<b>75</b>	<b>14.3</b>	<b>78</b>	<b>5.2</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>6</b>	<b>7.4</b>	<b>7</b>	<b>17.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>73</b>	<b>79</b>	<b>7.6</b>	<b>84</b>	<b>6.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	10	11	10.7	13	19.9
Other Operating Income	6	7	29.9	9	16.2
Gain (Loss) on Investments	-0*	-0*	85.9	0*	839.7
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	62.1-	0*	148.6
Other Non-Oper Income (Expense)	0*	-0*	134.2-	-0*	49.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>15</b>	<b>18</b>	<b>18.5</b>	<b>22</b>	<b>22.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	36	38	6.1	44	14.1
Travel and Conference Expense	0*	0*	23.8	1	17.5
Office Occupancy Expense	4	5	4.6	5	16.9
Office Operations Expense	14	15	9.1	17	11.3
Educational & Promotional Expense	3	3	9.5	4	19.4
Loan Servicing Expense	2	3	20.7	3	1.3-
Professional and Outside Services	4	5	7.8	5	16.3
Member Insurance	0*	0*	53.7-	0*	287.5-
Operating Fees	0*	0*	10.9	0*	39.5-
Miscellaneous Operating Expenses	2	2	1.1-	2	20.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>67</b>	<b>72</b>	<b>7.2</b>	<b>81</b>	<b>12.9</b>
<b>NET INCOME</b>	<b>22</b>	<b>25</b>	<b>16.8</b>	<b>25</b>	<b>1.4-</b>
Transfer to Regular Reserve 1/	8	10	30.1	10	0.4

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**New Jersey**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	294	284	3.4-	273	3.9-
<b>Cash &amp; Equivalents</b>	451	552	22.5	924	67.2
<b>TOTAL INVESTMENTS</b>	2,141	1,874	12.5-	2,204	17.6
U.S. Government Obligations	166	123	26.0-	128	4.3
Federal Agency Securities	1,090	1,128	3.5	1,268	12.3
Mutual Fund & Common Trusts	26	21	18.9-	37	76.1
MCSD and PIC at Corporate CU	32	32	0.5	34	5.3
All Other Corporate Credit Union	354	157	55.7-	212	35.3
Commercial Banks, S&Ls	417	369	11.4-	444	20.2
Credit Unions -Loans to, Deposits in	12	6	49.8-	10	74.0
Other Investments	45	38	16.4-	71	88.5
<b>TOTAL LOANS OUTSTANDING</b>	3,449	3,797	10.1	4,041	6.4
Unsecured Credit Card Loans	250	270	8.3	278	2.8
All Other Unsecured Loans	435	421	3.4-	401	4.6-
New Vehicle Loans	507	596	17.4	533	10.6-
Used Vehicle Loans	322	352	9.3	366	3.8
First Mortgage Real Estate Loans	935	1,009	7.9	1,223	21.2
Other Real Estate Loans	779	911	16.9	1,001	9.9
Leases Receivable	49	58	17.4	61	4.8
All Other Loans to Members	125	134	7.0	133	1.0-
Other Loans	46	47	2.1	47	1.0
Allowance For Loan Losses	40	40	0.6	40	0.3-
Other Real Estate Owned	1	0*	43.7-	1	44.3
Land and Building	45	46	3.6	52	13.5
Other Fixed Assets	27	26	5.1-	26	2.7
NCUSIF Capitalization Deposit	50	52	4.9	55	6.7
Other Assets	74	76	2.3	79	3.6
<b>TOTAL ASSETS</b>	6,199	6,384	3.0	7,343	15.0
<b>LIABILITIES</b>					
Total Borrowings	2	13	453.9	19	50.6
Accrued Dividends/Interest Payable	23	22	3.7-	18	15.1-
Acct Payable and Other Liabilities	48	59	23.5	76	28.2
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	73	93	28.5	113	21.1
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	5,440	5,541	1.9	6,418	15.8
Share Drafts	677	795	17.3	783	1.5-
Regular Shares	2,890	2,746	5.0-	3,176	15.6
Money Market Shares	430	457	6.2	709	55.1
Share Certificates/CDs	884	997	12.8	1,165	16.8
IRA/Keogh Accounts	519	507	2.3-	543	7.2
All Other Shares and Member Deposits	37	34	10.3-	39	17.4
Non-Member Deposits	3	7	123.1	4	39.6-
Regular Reserves	202	218	8.2	222	1.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-11	-1	88.9	4	401.0
Other Reserves	52	51	2.6-	57	11.4
Undivided Earnings	443	481	8.7	530	10.1
<b>TOTAL EQUITY</b>	686	749	9.3	812	8.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	6,199	6,384	3.0	7,343	15.0

\* Amount Less than + or - 1 Million

**New Jersey**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	294	284	3.4-	273	3.9-
<b>INTEREST INCOME</b>					
Interest on Loans	279	305	9.6	321	5.0
(Less) Interest Refund	0*	0*	55.5	0*	76.3
Income from Investments	142	142	0.0-	136	4.1-
Trading Profits and Losses	-0*	0	100.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>420</b>	<b>447</b>	<b>6.4</b>	<b>457</b>	<b>2.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	186	195	5.0	202	3.5
Interest on Deposits	1	2	28.0	2	25.1
Interest on Borrowed Money	0*	2	2,173.1	0*	61.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>187</b>	<b>199</b>	<b>6.4</b>	<b>205</b>	<b>3.0</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>16</b>	<b>15</b>	<b>4.8-</b>	<b>14</b>	<b>5.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>217</b>	<b>233</b>	<b>7.2</b>	<b>237</b>	<b>1.9</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	27	31	15.9	35	10.9
Other Operating Income	12	14	11.3	15	14.2
Gain (Loss) on Investments	0*	-0*	150.8-	0*	166.9
Gain (Loss) on Disp of Fixed Assets	0*	0*	580.1	0*	28.3-
Other Non-Oper Income (Expense)	0*	0*	519.8	0*	36.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>41</b>	<b>46</b>	<b>12.9</b>	<b>52</b>	<b>13.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	94	103	9.6	110	6.9
Travel and Conference Expense	4	5	15.0	4	7.1-
Office Occupancy Expense	11	12	5.9	14	15.8
Office Operations Expense	43	45	6.4	48	4.8
Educational & Promotional Expense	6	7	11.8	8	7.3
Loan Servicing Expense	8	8	0.4	9	4.5
Professional and Outside Services	21	24	13.0	25	6.4
Member Insurance	4	4	4.4-	4	1.6
Operating Fees	2	2	7.7	1	15.0-
Miscellaneous Operating Expenses	6	7	14.6	7	1.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>199</b>	<b>216</b>	<b>8.7</b>	<b>229</b>	<b>6.0</b>
<b>NET INCOME</b>	<b>59</b>	<b>62</b>	<b>5.9</b>	<b>60</b>	<b>3.8-</b>
Transfer to Regular Reserve 1/	12	12	4.6	5	62.3-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**New Mexico**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	56	56	0.0	56	0.0
<b>Cash &amp; Equivalents</b>	142	195	37.3	380	94.8
<b>TOTAL INVESTMENTS</b>	412	344	16.4-	433	25.8
U.S. Government Obligations	8	5	33.8-	0*	91.1-
Federal Agency Securities	220	161	26.8-	233	44.7
Mutual Fund & Common Trusts	33	12	62.7-	14	10.3
MCSD and PIC at Corporate CU	9	10	10.5	10	1.5-
All Other Corporate Credit Union	82	95	15.1	88	7.1-
Commercial Banks, S&Ls	45	39	12.5-	63	59.6
Credit Unions -Loans to, Deposits in	3	9	210.6	8	9.0-
Other Investments	11	12	13.9	17	39.2
<b>TOTAL LOANS OUTSTANDING</b>	2,102	2,266	7.8	2,383	5.1
Unsecured Credit Card Loans	127	142	12.3	143	0.2
All Other Unsecured Loans	144	135	6.3-	142	5.0
New Vehicle Loans	447	519	16.0	527	1.7
Used Vehicle Loans	377	401	6.2	491	22.4
First Mortgage Real Estate Loans	648	669	3.2	689	3.0
Other Real Estate Loans	241	275	13.9	268	2.5-
Leases Receivable	0*	1	0.0	0*	100.0-
All Other Loans to Members	112	119	6.5	119	0.1
Other Loans	6	6	0.7	5	16.8-
Allowance For Loan Losses	17	19	11.1	23	19.4
Other Real Estate Owned	1	0*	16.9-	0*	39.4-
Land and Building	71	77	7.7	83	8.4
Other Fixed Assets	19	20	3.1	19	2.5-
NCUSIF Capitalization Deposit	22	23	7.1	26	9.4
Other Assets	46	39	14.9-	45	15.1
<b>TOTAL ASSETS</b>	2,799	2,947	5.3	3,348	13.6
<b>LIABILITIES</b>					
Total Borrowings	99	78	22.0-	68	12.0-
Accrued Dividends/Interest Payable	5	6	21.2	5	17.7-
Acct Payable and Other Liabilities	20	21	7.3	24	13.4
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	124	104	15.7-	97	7.1-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	2,397	2,537	5.9	2,918	15.0
Share Drafts	352	403	14.6	418	3.8
Regular Shares	857	794	7.3-	954	20.2
Money Market Shares	254	268	5.2	398	48.7
Share Certificates/CDs	689	794	15.3	886	11.5
IRA/Keogh Accounts	226	225	0.3-	246	9.0
All Other Shares and Member Deposits	12	40	243.7	6	85.3-
Non-Member Deposits	7	12	91.3	9	25.9-
Regular Reserves	83	89	6.6	93	5.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-0*	79.6	0*	188.8
Other Reserves	0*	0*	18.9	0*	68.0-
Undivided Earnings	197	216	10.0	239	10.4
<b>TOTAL EQUITY</b>	278	306	9.8	333	9.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,799	2,947	5.3	3,348	13.6

\* Amount Less than + or - 1 Million

**New Mexico**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	56	56	0.0	56	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	167	187	12.0	194	3.8
(Less) Interest Refund	0*	0*	530.0	0*	92.8-
Income from Investments	29	27	6.4-	27	0.1-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>196</b>	<b>214</b>	<b>9.2</b>	<b>221</b>	<b>3.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	81	87	6.9	91	4.5
Interest on Deposits	4	8	110.3	9	12.5
Interest on Borrowed Money	6	5	3.9-	5	13.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>90</b>	<b>100</b>	<b>10.4</b>	<b>104</b>	<b>4.2</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>10</b>	<b>11</b>	<b>5.4</b>	<b>15</b>	<b>34.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>95</b>	<b>103</b>	<b>8.5</b>	<b>103</b>	<b>0.6-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	21	23	9.7	29	24.0
Other Operating Income	10	11	11.3	13	23.0
Gain (Loss) on Investments	0*	-4	4,259.8-	0*	103.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	87.1-	0*	142.1
Other Non-Oper Income (Expense)	-0*	0*	122.5	0*	3,775.2
<b>TOTAL NON-INTEREST INCOME</b>	<b>31</b>	<b>31</b>	<b>2.6-</b>	<b>43</b>	<b>41.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	52	53	2.2	58	9.6
Travel and Conference Expense	1	1	4.9	1	2.1
Office Occupancy Expense	7	8	15.7	8	8.5
Office Operations Expense	23	23	1.2	26	10.3
Educational & Promotional Expense	3	3	3.2-	3	11.6
Loan Servicing Expense	6	6	3.0-	6	7.1
Professional and Outside Services	9	10	10.8	12	15.6
Member Insurance	0*	0*	1.5	0*	15.6-
Operating Fees	0*	0*	15.0	0*	5.3-
Miscellaneous Operating Expenses	3	2	11.0-	3	29.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>105</b>	<b>108</b>	<b>2.9</b>	<b>119</b>	<b>10.2</b>
<b>NET INCOME</b>	<b>22</b>	<b>26</b>	<b>19.5</b>	<b>27</b>	<b>4.6</b>
Transfer to Regular Reserve 1/	10	11	10.4	5	55.8-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**New York**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	658	643	2.3-	624	3.0-
<b>Cash &amp; Equivalents</b>	1,258	1,560	24.0	2,334	49.7
<b>TOTAL INVESTMENTS</b>	6,881	6,349	7.7-	7,491	18.0
U.S. Government Obligations	196	106	46.1-	183	73.0
Federal Agency Securities	4,186	4,426	5.7	4,829	9.1
Mutual Fund & Common Trusts	149	144	3.2-	313	116.9
MCSD and PIC at Corporate CU	74	76	3.8	105	37.0
All Other Corporate Credit Union	998	525	47.4-	632	20.3
Commercial Banks, S&Ls	660	610	7.6-	787	29.1
Credit Unions -Loans to, Deposits in	53	64	21.8	54	15.6-
Other Investments	566	398	29.7-	588	47.8
<b>TOTAL LOANS OUTSTANDING</b>	12,821	14,290	11.5	15,558	8.9
Unsecured Credit Card Loans	849	907	6.8	925	2.0
All Other Unsecured Loans	1,428	1,468	2.8	1,482	0.9
New Vehicle Loans	1,469	1,789	21.7	1,796	0.4
Used Vehicle Loans	1,433	1,702	18.8	1,850	8.7
First Mortgage Real Estate Loans	4,198	4,554	8.5	5,385	18.2
Other Real Estate Loans	1,907	2,236	17.2	2,478	10.8
Leases Receivable	38	52	37.5	55	6.9
All Other Loans to Members	1,350	1,496	10.8	1,467	2.0-
Other Loans	149	86	42.6-	119	38.9
Allowance For Loan Losses	163	162	0.6-	166	3.0
Other Real Estate Owned	4	3	17.6-	3	16.7-
Land and Building	212	226	6.4	255	12.6
Other Fixed Assets	97	98	0.3	111	14.2
NCUSIF Capitalization Deposit	165	181	9.6	193	6.9
Other Assets	214	235	9.9	280	19.0
<b>TOTAL ASSETS</b>	21,490	22,780	6.0	26,058	14.4
<b>LIABILITIES</b>					
Total Borrowings	436	402	7.8-	452	12.5
Accrued Dividends/Interest Payable	37	39	5.4	36	7.5-
Acct Payable and Other Liabilities	150	167	11.1	177	5.9
Uninsured Secondary Capital	1	2	120.0	2	6.0-
<b>TOTAL LIABILITIES</b>	624	610	2.2-	667	9.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	18,270	19,279	5.5	22,230	15.3
Share Drafts	1,970	2,220	12.7	2,434	9.7
Regular Shares	7,702	7,776	1.0	8,890	14.3
Money Market Shares	2,341	2,454	4.8	3,474	41.6
Share Certificates/CDs	4,258	4,828	13.4	5,267	9.1
IRA/Keogh Accounts	1,752	1,755	0.1	1,867	6.4
All Other Shares and Member Deposits	207	204	1.5-	253	23.6
Non-Member Deposits	39	42	7.8	45	8.8
Regular Reserves	851	937	10.1	1,002	7.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-39	3	108.1	27	749.7
Other Reserves	102	234	128.8	245	4.5
Undivided Earnings	1,681	1,716	2.1	1,887	10.0
<b>TOTAL EQUITY</b>	2,596	2,891	11.4	3,161	9.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	21,490	22,780	6.0	26,058	14.4

\* Amount Less than + or - 1 Million

**New York**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	658	643	2.3-	624	3.0-
<b>INTEREST INCOME</b>					
Interest on Loans	1,034	1,151	11.3	1,231	7.0
(Less) Interest Refund	0*	0*	14.1	2	95.7
Income from Investments	437	467	6.7	450	3.7-
Trading Profits and Losses	0*	0*	517.9	-0*	111.5-
<b>TOTAL INTEREST INCOME</b>	<b>1,471</b>	<b>1,617</b>	<b>9.9</b>	<b>1,679</b>	<b>3.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	643	704	9.4	722	2.6
Interest on Deposits	20	28	42.8	30	6.2
Interest on Borrowed Money	13	23	78.3	21	7.9-
<b>TOTAL INTEREST EXPENSE</b>	<b>676</b>	<b>755</b>	<b>11.7</b>	<b>773</b>	<b>2.4</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>64</b>	<b>54</b>	<b>14.5-</b>	<b>67</b>	<b>22.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>731</b>	<b>807</b>	<b>10.4</b>	<b>839</b>	<b>4.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	86	96	11.4	113	17.2
Other Operating Income	45	53	19.8	67	25.8
Gain (Loss) on Investments	0*	-0*	228.2-	1	308.1
Gain (Loss) on Disp of Fixed Assets	0*	-0*	2,008.6-	-2	257.6-
Other Non-Oper Income (Expense)	2	3	10.2	6	111.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>134</b>	<b>151</b>	<b>12.9</b>	<b>184</b>	<b>22.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	315	341	8.4	381	11.6
Travel and Conference Expense	9	11	17.1	11	1.0-
Office Occupancy Expense	43	46	7.2	50	9.0
Office Operations Expense	148	156	5.3	170	9.2
Educational & Promotional Expense	20	23	13.6	27	18.0
Loan Servicing Expense	35	38	9.6	43	11.4
Professional and Outside Services	46	53	13.4	56	7.4
Member Insurance	10	10	2.5-	10	1.9-
Operating Fees	4	5	8.1	4	12.7-
Miscellaneous Operating Expenses	17	19	12.3	21	10.6
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>648</b>	<b>702</b>	<b>8.3</b>	<b>773</b>	<b>10.2</b>
<b>NET INCOME</b>	<b>216</b>	<b>256</b>	<b>18.4</b>	<b>250</b>	<b>2.2-</b>
Transfer to Regular Reserve 1/	59	71	21.0	38	47.3-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**North Carolina**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	174	171	1.7-	162	5.3-
<b>Cash &amp; Equivalents</b>	931	1,050	12.7	1,308	24.6
<b>TOTAL INVESTMENTS</b>	1,472	1,200	18.5-	2,099	75.0
U.S. Government Obligations	491	322	34.4-	45	85.9-
Federal Agency Securities	458	463	1.2	1,147	147.7
Mutual Fund & Common Trusts	9	8	5.5-	24	186.1
MCSD and PIC at Corporate CU	33	34	3.5	45	31.5
All Other Corporate Credit Union	245	110	54.9-	587	432.8
Commercial Banks, S&Ls	146	156	7.3	126	19.4-
Credit Unions -Loans to, Deposits in	14	16	15.6	25	62.8
Other Investments	78	90	16.0	100	10.5
<b>TOTAL LOANS OUTSTANDING</b>	9,391	10,168	8.3	11,322	11.3
Unsecured Credit Card Loans	283	332	17.0	355	7.1
All Other Unsecured Loans	775	791	2.0	787	0.4-
New Vehicle Loans	1,275	1,429	12.1	1,431	0.1
Used Vehicle Loans	1,354	1,516	12.0	1,743	15.0
First Mortgage Real Estate Loans	4,244	4,485	5.7	5,395	20.3
Other Real Estate Loans	1,121	1,261	12.5	1,236	2.0-
Leases Receivable	3	0*	81.2-	0*	4.8
All Other Loans to Members	204	222	8.7	224	0.9
Other Loans	130	131	0.9	151	14.8
Allowance For Loan Losses	73	77	5.7	82	5.9
Other Real Estate Owned	3	2	6.6-	4	53.5
Land and Building	158	185	17.1	237	27.7
Other Fixed Assets	50	58	16.5	60	3.8
NCUSIF Capitalization Deposit	95	105	10.3	118	12.4
Other Assets	78	83	6.3	101	21.4
<b>TOTAL ASSETS</b>	12,105	12,774	5.5	15,167	18.7
<b>LIABILITIES</b>					
Total Borrowings	160	27	82.9-	19	30.5-
Accrued Dividends/Interest Payable	27	31	13.6	26	16.1-
Acct Payable and Other Liabilities	97	104	7.5	160	53.9
Uninsured Secondary Capital	0*	0*	22.1	0*	116.6
<b>TOTAL LIABILITIES</b>	284	162	42.9-	205	26.5
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	10,668	11,336	6.3	13,541	19.5
Share Drafts	1,295	1,458	12.6	1,628	11.6
Regular Shares	2,566	2,456	4.3-	2,766	12.6
Money Market Shares	2,587	2,780	7.5	3,850	38.5
Share Certificates/CDs	2,755	3,142	14.1	3,648	16.1
IRA/Keogh Accounts	1,374	1,403	2.1	1,533	9.2
All Other Shares and Member Deposits	75	76	1.3	96	27.4
Non-Member Deposits	17	20	21.4	20	0.3
Regular Reserves	561	593	5.6	647	9.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-22	-3	86.3	8	367.1
Other Reserves	148	171	15.5	194	13.5
Undivided Earnings	465	516	10.9	572	10.8
<b>TOTAL EQUITY</b>	1,153	1,277	10.7	1,420	11.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	12,105	12,774	5.5	15,167	18.7

\* Amount Less than + or - 1 Million

**North Carolina**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	174	171	1.7-	162	5.3-
<b>INTEREST INCOME</b>					
Interest on Loans	676	771	14.0	820	6.4
(Less) Interest Refund	0*	1	26.1	0*	64.4-
Income from Investments	115	102	11.6-	119	16.4
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>791</b>	<b>872</b>	<b>10.3</b>	<b>938</b>	<b>7.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	439	498	13.4	517	3.9
Interest on Deposits	10	8	19.0-	13	54.0
Interest on Borrowed Money	2	3	53.0	1	61.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>451</b>	<b>509</b>	<b>12.8</b>	<b>531</b>	<b>4.4</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>29</b>	<b>32</b>	<b>9.6</b>	<b>37</b>	<b>16.7</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>310</b>	<b>331</b>	<b>6.6</b>	<b>370</b>	<b>11.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	88	97	10.4	119	22.4
Other Operating Income	22	22	0.4-	29	32.7
Gain (Loss) on Investments	-2	-3	61.9-	7	334.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	1,882.8	-0*	120.4-
Other Non-Oper Income (Expense)	0*	2	208.2	2	0.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>108</b>	<b>118</b>	<b>9.1</b>	<b>156</b>	<b>32.0</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	155	173	11.8	197	13.8
Travel and Conference Expense	4	4	6.4	5	8.5
Office Occupancy Expense	23	26	11.6	29	11.0
Office Operations Expense	65	72	10.8	83	14.9
Educational & Promotional Expense	6	7	7.5	8	22.4
Loan Servicing Expense	8	9	11.0	10	12.4
Professional and Outside Services	22	23	5.2	27	15.8
Member Insurance	4	4	5.8-	5	13.0
Operating Fees	2	2	6.8	2	10.8-
Miscellaneous Operating Expenses	23	25	11.7	28	12.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>313</b>	<b>346</b>	<b>10.7</b>	<b>393</b>	<b>13.8</b>
<b>NET INCOME</b>	<b>106</b>	<b>103</b>	<b>2.8-</b>	<b>133</b>	<b>28.4</b>
Transfer to Regular Reserve 1/	16	36	120.1	55	54.9

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**North Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	66	65	1.5-	64	1.5-
<b>Cash &amp; Equivalents</b>	43	53	25.5	102	91.2
<b>TOTAL INVESTMENTS</b>	204	167	18.2-	224	34.0
U.S. Government Obligations	0*	0*	33.3-	0*	57.7-
Federal Agency Securities	31	28	8.3-	22	21.9-
Mutual Fund & Common Trusts	0*	0*	44.6-	0*	15.8
MCSD and PIC at Corporate CU	5	5	10.6-	4	8.3-
All Other Corporate Credit Union	131	96	26.6-	108	12.9
Commercial Banks, S&Ls	26	30	16.0	76	155.9
Credit Unions -Loans to, Deposits in	4	3	27.7-	3	19.7
Other Investments	6	5	28.9-	9	86.9
<b>TOTAL LOANS OUTSTANDING</b>	722	802	11.1	841	4.8
Unsecured Credit Card Loans	22	23	4.4	19	15.3-
All Other Unsecured Loans	32	37	15.5	22	40.6-
New Vehicle Loans	89	99	11.4	92	6.9-
Used Vehicle Loans	189	208	10.1	239	14.7
First Mortgage Real Estate Loans	133	143	8.1	150	4.6
Other Real Estate Loans	31	39	23.8	45	15.5
Leases Receivable	11	14	26.9	18	23.7
All Other Loans to Members	189	233	23.4	249	6.8
Other Loans	26	6	77.5-	7	25.9
Allowance For Loan Losses	12	14	16.5	14	3.4
Other Real Estate Owned	0*	0*	48.0-	0*	30.5-
Land and Building	14	14	1.3	17	15.4
Other Fixed Assets	3	4	11.6	3	5.7-
NCUSIF Capitalization Deposit	8	8	5.1	9	6.3
Other Assets	16	18	12.3	18	0.3
<b>TOTAL ASSETS</b>	999	1,053	5.5	1,200	13.9
<b>LIABILITIES</b>					
Total Borrowings	0*	2	148.6	1	49.0-
Accrued Dividends/Interest Payable	3	4	32.1	4	7.3-
Acct Payable and Other Liabilities	7	6	7.6-	7	7.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	11	13	17.0	12	7.4-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	884	926	4.8	1,063	14.9
Share Drafts	128	139	8.4	155	11.3
Regular Shares	171	160	6.5-	186	15.8
Money Market Shares	156	159	1.9	196	23.2
Share Certificates/CDs	338	377	11.7	422	11.9
IRA/Keogh Accounts	44	49	13.2	55	10.7
All Other Shares and Member Deposits	40	38	5.3-	45	18.5
Non-Member Deposits	6	3	57.0-	5	88.4
Regular Reserves	58	65	12.4	65	1.2-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	90.4	0*	339.7
Other Reserves	16	16	5.2	17	5.8
Undivided Earnings	31	33	7.6	43	27.8
<b>TOTAL EQUITY</b>	104	115	10.3	125	8.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	999	1,053	5.5	1,200	13.9

\* Amount Less than + or - 1 Million

**North Dakota**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	66	65	1.5-	64	1.5-
<b>INTEREST INCOME</b>					
Interest on Loans	61	67	9.2	70	5.1
(Less) Interest Refund	0*	0*	26.5	0*	9.7
Income from Investments	12	12	2.8	11	6.9-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>73</b>	<b>79</b>	<b>8.2</b>	<b>81</b>	<b>3.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	16	17	8.8	17	0.4-
Interest on Deposits	19	20	8.3	22	10.3
Interest on Borrowed Money	0*	0*	1,371.7	0*	80.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>35</b>	<b>38</b>	<b>10.0</b>	<b>40</b>	<b>4.2</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>4</b>	<b>12.9-</b>	<b>4</b>	<b>7.4-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>33</b>	<b>36</b>	<b>9.3</b>	<b>38</b>	<b>3.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	5	8.2	6	12.5
Other Operating Income	2	3	1.9	3	16.0
Gain (Loss) on Investments	0*	-0*	517.7-	-0*	66.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	83.0-	0*	84.5-
Other Non-Oper Income (Expense)	0*	0*	9.2-	0*	119.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>7</b>	<b>7</b>	<b>4.7</b>	<b>9</b>	<b>14.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	15	17	7.6	18	10.1
Travel and Conference Expense	0*	0*	6.8	0*	9.5
Office Occupancy Expense	2	2	6.0	2	8.9
Office Operations Expense	6	6	3.4	7	8.9
Educational & Promotional Expense	1	1	10.3	2	9.4
Loan Servicing Expense	0*	1	9.2	1	5.2
Professional and Outside Services	2	2	4.5	3	14.0
Member Insurance	0*	0*	2.2	0*	0.3-
Operating Fees	0*	0*	15.4	0*	0.5-
Miscellaneous Operating Expenses	1	1	6.1	1	1.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>31</b>	<b>33</b>	<b>6.5</b>	<b>36</b>	<b>9.1</b>
<b>NET INCOME</b>	<b>10</b>	<b>11</b>	<b>14.8</b>	<b>10</b>	<b>5.2-</b>
Transfer to Regular Reserve 1/	2	5	231.6	1	76.8-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Ohio**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	521	509	2.3-	483	5.1-
<b>Cash &amp; Equivalents</b>	694	783	12.7	1,195	52.7
<b>TOTAL INVESTMENTS</b>	2,683	2,426	9.6-	2,819	16.2
U.S. Government Obligations	102	87	14.6-	66	24.5-
Federal Agency Securities	894	903	1.0	908	0.6
Mutual Fund & Common Trusts	54	33	39.8-	49	50.8
MCSD and PIC at Corporate CU	76	70	8.1-	71	1.4
All Other Corporate Credit Union	497	379	23.8-	388	2.4
Commercial Banks, S&Ls	883	773	12.5-	1,083	40.2
Credit Unions -Loans to, Deposits in	24	25	5.3	24	3.8-
Other Investments	153	156	2.5	230	46.8
<b>TOTAL LOANS OUTSTANDING</b>	6,723	7,305	8.7	7,556	3.4
Unsecured Credit Card Loans	547	591	8.0	580	1.8-
All Other Unsecured Loans	462	465	0.7	431	7.3-
New Vehicle Loans	1,325	1,517	14.6	1,428	5.9-
Used Vehicle Loans	1,429	1,528	6.9	1,602	4.9
First Mortgage Real Estate Loans	1,605	1,678	4.5	1,914	14.1
Other Real Estate Loans	936	1,067	14.0	1,084	1.6
Leases Receivable	67	76	14.1	112	46.9
All Other Loans to Members	350	377	7.6	404	7.2
Other Loans	3	7	111.4	2	75.0-
Allowance For Loan Losses	52	57	10.0	61	5.8
Other Real Estate Owned	1	8	516.1	1	84.6-
Land and Building	143	161	12.5	180	11.8
Other Fixed Assets	51	57	10.2	53	6.6-
NCUSIF Capitalization Deposit	83	90	7.7	93	4.3
Other Assets	86	94	9.8	101	7.2
<b>TOTAL ASSETS</b>	10,413	10,865	4.3	11,938	9.9
<b>LIABILITIES</b>					
Total Borrowings	46	52	13.2	48	8.6-
Accrued Dividends/Interest Payable	14	16	15.1	14	11.9-
Acct Payable and Other Liabilities	52	57	8.4	63	11.7
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	112	125	11.2	125	0.2
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	9,049	9,388	3.7	10,388	10.7
Share Drafts	1,038	1,148	10.7	1,190	3.6
Regular Shares	3,918	3,770	3.8-	4,024	6.7
Money Market Shares	966	1,003	3.8	1,381	37.7
Share Certificates/CDs	2,144	2,418	12.8	2,658	9.9
IRA/Keogh Accounts	852	863	1.2	930	7.8
All Other Shares and Member Deposits	112	144	28.5	166	14.9
Non-Member Deposits	19	42	122.5	39	6.8-
Regular Reserves	376	402	6.9	404	0.6
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-6	3	148.8	6	122.5
Other Reserves	25	27	4.5	27	2.2
Undivided Earnings	856	921	7.5	987	7.2
<b>TOTAL EQUITY</b>	1,252	1,352	8.0	1,425	5.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	10,413	10,865	4.3	11,938	9.9

\* Amount Less than + or - 1 Million

**Ohio**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	521	509	2.3-	483	5.1-
<b>INTEREST INCOME</b>					
Interest on Loans	549	601	9.6	620	3.1
(Less) Interest Refund	0*	1	51.4	1	5.0
Income from Investments	178	183	2.6	174	4.7-
Trading Profits and Losses	-3	0	100.0	-0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>723</b>	<b>783</b>	<b>8.3</b>	<b>793</b>	<b>1.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	183	360	97.0	349	3.2-
Interest on Deposits	148	0*	100.0-	19	35,967.0
Interest on Borrowed Money	2	4	92.4	2	41.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>333</b>	<b>364</b>	<b>9.5</b>	<b>370</b>	<b>1.5</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>29</b>	<b>31</b>	<b>7.4</b>	<b>38</b>	<b>22.3</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>362</b>	<b>388</b>	<b>7.2</b>	<b>386</b>	<b>0.6-</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	58	69	19.1	84	21.0
Other Operating Income	24	24	4.1	28	15.8
Gain (Loss) on Investments	0*	0*	1,450.2	2	1,937.7
Gain (Loss) on Disp of Fixed Assets	-0*	0*	3,844.8	-0*	124.6-
Other Non-Oper Income (Expense)	0*	0*	67.3-	0*	169.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>82</b>	<b>94</b>	<b>14.7</b>	<b>114</b>	<b>21.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	176	189	7.4	201	6.7
Travel and Conference Expense	6	6	2.0	6	6.7-
Office Occupancy Expense	22	24	10.3	26	6.9
Office Operations Expense	77	83	8.0	88	5.7
Educational & Promotional Expense	12	13	8.2	13	5.7
Loan Servicing Expense	20	23	17.8	26	9.9
Professional and Outside Services	29	31	9.5	32	2.9
Member Insurance	7	7	5.0-	6	3.4-
Operating Fees	3	3	6.9	3	6.8-
Miscellaneous Operating Expenses	12	12	0.1	16	29.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>363</b>	<b>391</b>	<b>7.9</b>	<b>417</b>	<b>6.6</b>
<b>NET INCOME</b>	<b>81</b>	<b>91</b>	<b>11.8</b>	<b>83</b>	<b>9.1-</b>
Transfer to Regular Reserve 1/	17	21	22.9	12	43.8-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Oklahoma**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	97	94	3.1-	93	1.1-
<b>Cash &amp; Equivalents</b>	307	295	3.7-	457	54.9
<b>TOTAL INVESTMENTS</b>	1,062	1,011	4.8-	1,338	32.3
U.S. Government Obligations	63	18	71.7-	7	63.2-
Federal Agency Securities	506	497	1.7-	706	41.9
Mutual Fund & Common Trusts	3	3	1.1	3	0.6
MCSD and PIC at Corporate CU	20	18	12.6-	18	1.0
All Other Corporate Credit Union	160	172	7.6	191	10.9
Commercial Banks, S&Ls	208	189	9.6-	266	41.1
Credit Unions -Loans to, Deposits in	8	6	25.4-	4	28.1-
Other Investments	92	108	17.0	143	32.2
<b>TOTAL LOANS OUTSTANDING</b>	2,944	3,143	6.7	3,258	3.7
Unsecured Credit Card Loans	141	147	4.7	144	2.5-
All Other Unsecured Loans	149	146	2.1-	174	18.7
New Vehicle Loans	718	775	7.8	733	5.4-
Used Vehicle Loans	768	824	7.2	922	12.0
First Mortgage Real Estate Loans	696	712	2.2	721	1.3
Other Real Estate Loans	204	245	20.1	255	3.8
Leases Receivable	0*	0*	93.8-	0*	2,357.4
All Other Loans to Members	210	233	11.4	246	5.2
Other Loans	57	61	6.3	64	6.0
Allowance For Loan Losses	30	31	5.6	32	4.1
Other Real Estate Owned	0*	1	24.5	1	16.4-
Land and Building	76	87	14.9	94	7.2
Other Fixed Assets	20	19	2.1-	22	10.9
NCUSIF Capitalization Deposit	36	38	5.6	40	5.6
Other Assets	36	41	13.0	44	7.6
<b>TOTAL ASSETS</b>	4,452	4,604	3.4	5,221	13.4
<b>LIABILITIES</b>					
Total Borrowings	55	31	42.5-	97	206.9
Accrued Dividends/Interest Payable	6	7	15.4	6	26.0-
Acct Payable and Other Liabilities	45	49	10.3	52	6.8
Uninsured Secondary Capital	0*	0*	0.0	0*	20.0-
<b>TOTAL LIABILITIES</b>	106	88	16.7-	155	75.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,876	4,000	3.2	4,496	12.4
Share Drafts	519	579	11.6	622	7.5
Regular Shares	1,504	1,424	5.3-	1,580	11.0
Money Market Shares	480	509	6.1	669	31.4
Share Certificates/CDs	953	1,053	10.6	1,113	5.6
IRA/Keogh Accounts	395	403	2.0	487	21.0
All Other Shares and Member Deposits	16	15	2.5-	17	11.3
Non-Member Deposits	11	17	55.5	8	51.3-
Regular Reserves	170	178	4.4	181	1.5
APPR. For Non-Conf. Invest.	0	0*	0.0	0*	6.9
Accum. Unrealized G/L on A-F-S	-7	3	139.4	13	348.0
Other Reserves	30	28	5.0-	30	4.5
Undivided Earnings	277	307	11.0	347	12.9
<b>TOTAL EQUITY</b>	470	517	10.0	570	10.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,452	4,604	3.4	5,221	13.4

\* Amount Less than + or - 1 Million

**Oklahoma**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	97	94	3.1-	93	1.1-
<b>INTEREST INCOME</b>					
Interest on Loans	235	255	8.8	264	3.3
(Less) Interest Refund	0*	0*	295.1	0*	12.2-
Income from Investments	75	74	0.7-	77	3.4
Trading Profits and Losses	0*	0*	124.4	-0*	167.0-
<b>TOTAL INTEREST INCOME</b>	<b>310</b>	<b>330</b>	<b>6.5</b>	<b>341</b>	<b>3.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	132	143	7.7	140	1.9-
Interest on Deposits	15	18	22.1	20	13.0
Interest on Borrowed Money	2	2	5.2	4	56.4
<b>TOTAL INTEREST EXPENSE</b>	<b>149</b>	<b>163</b>	<b>9.1</b>	<b>163</b>	<b>0.6</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>15</b>	<b>13</b>	<b>12.3-</b>	<b>13</b>	<b>0.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>145</b>	<b>154</b>	<b>5.8</b>	<b>164</b>	<b>6.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	33	36	9.0	43	19.6
Other Operating Income	8	9	16.4	11	16.7
Gain (Loss) on Investments	-0*	-0*	27.9-	0*	1,081.2
Gain (Loss) on Disp of Fixed Assets	0*	0*	89.4-	0*	350.3
Other Non-Oper Income (Expense)	0*	0*	202.3	0*	99.2-
<b>TOTAL NON-INTEREST INCOME</b>	<b>41</b>	<b>46</b>	<b>10.3</b>	<b>55</b>	<b>20.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	78	82	5.8	89	8.1
Travel and Conference Expense	2	3	9.0	2	3.5-
Office Occupancy Expense	10	10	7.5	11	11.4
Office Operations Expense	36	39	6.6	41	5.0
Educational & Promotional Expense	4	4	10.2	5	14.3
Loan Servicing Expense	7	8	15.7	8	9.6
Professional and Outside Services	9	9	9.0	10	10.3
Member Insurance	2	2	2.9-	2	15.8-
Operating Fees	0*	1	4.9	0*	6.5-
Miscellaneous Operating Expenses	4	5	9.4	5	10.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>152</b>	<b>163</b>	<b>6.8</b>	<b>175</b>	<b>7.4</b>
<b>NET INCOME</b>	<b>34</b>	<b>36</b>	<b>6.7</b>	<b>44</b>	<b>20.4</b>
Transfer to Regular Reserve 1/	7	9	27.8	6	39.4-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Oregon**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	116	114	1.7-	109	4.4-
<b>Cash &amp; Equivalents</b>	365	484	32.4	707	46.2
<b>TOTAL INVESTMENTS</b>	1,506	1,113	26.1-	1,509	35.6
U.S. Government Obligations	13	66	416.9	1	97.9-
Federal Agency Securities	798	572	28.3-	720	25.9
Mutual Fund & Common Trusts	128	101	20.9-	146	44.3
MCSD and PIC at Corporate CU	51	53	3.3	56	6.5
All Other Corporate Credit Union	327	167	49.0-	297	78.0
Commercial Banks, S&Ls	155	115	25.9-	239	107.5
Credit Unions -Loans to, Deposits in	11	19	70.9	11	42.6-
Other Investments	23	20	14.4-	39	96.1
<b>TOTAL LOANS OUTSTANDING</b>	4,913	5,415	10.2	5,898	8.9
Unsecured Credit Card Loans	314	356	13.3	362	1.5
All Other Unsecured Loans	293	283	3.6-	264	6.6-
New Vehicle Loans	971	1,087	12.0	1,190	9.4
Used Vehicle Loans	1,071	1,105	3.2	1,289	16.7
First Mortgage Real Estate Loans	929	992	6.8	1,291	30.1
Other Real Estate Loans	975	1,185	21.5	1,176	0.7-
Leases Receivable	10	9	10.7-	6	38.5-
All Other Loans to Members	320	340	6.4	285	16.3-
Other Loans	30	58	93.8	34	40.4-
Allowance For Loan Losses	47	49	4.3	51	5.5
Other Real Estate Owned	2	2	16.2	2	18.0
Land and Building	98	106	7.9	111	4.4
Other Fixed Assets	42	46	8.8	43	5.8-
NCUSIF Capitalization Deposit	55	59	8.0	65	10.1
Other Assets	80	69	13.7-	81	17.5
<b>TOTAL ASSETS</b>	7,015	7,246	3.3	8,366	15.4
<b>LIABILITIES</b>					
Total Borrowings	145	64	56.0-	87	36.8
Accrued Dividends/Interest Payable	5	5	10.2	4	19.2-
Acct Payable and Other Liabilities	44	54	24.9	63	15.2
Uninsured Secondary Capital	0*	0*	0.0	0*	84.4-
<b>TOTAL LIABILITIES</b>	193	123	36.1-	154	24.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	6,175	6,401	3.7	7,419	15.9
Share Drafts	821	884	7.6	995	12.7
Regular Shares	1,727	1,554	10.0-	1,762	13.4
Money Market Shares	1,356	1,343	0.9-	1,899	41.4
Share Certificates/CDs	1,592	1,929	21.1	2,048	6.2
IRA/Keogh Accounts	637	652	2.4	686	5.1
All Other Shares and Member Deposits	38	34	10.8-	27	20.1-
Non-Member Deposits	4	6	36.1	2	67.4-
Regular Reserves	231	288	24.5	292	1.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-11	-4	65.7	4	205.1
Other Reserves	0*	0*	79.6-	0*	98.6-
Undivided Earnings	426	438	2.8	496	13.3
<b>TOTAL EQUITY</b>	647	722	11.6	792	9.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	7,015	7,246	3.3	8,366	15.4

\* Amount Less than + or - 1 Million

**Oregon**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	116	114	1.7-	109	4.4-
<b>INTEREST INCOME</b>					
Interest on Loans	386	446	15.5	462	3.5
(Less) Interest Refund	0*	0*	1,036,300.0	0*	100.0-
Income from Investments	106	90	15.2-	93	2.8
Trading Profits and Losses	-0*	0	100.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>492</b>	<b>536</b>	<b>8.8</b>	<b>554</b>	<b>3.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	139	143	2.9	139	2.9-
Interest on Deposits	86	102	18.9	117	14.3
Interest on Borrowed Money	6	5	19.5-	4	12.1-
<b>TOTAL INTEREST EXPENSE</b>	<b>231</b>	<b>250</b>	<b>8.3</b>	<b>260</b>	<b>3.9</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>22</b>	<b>25</b>	<b>13.0</b>	<b>32</b>	<b>26.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>239</b>	<b>261</b>	<b>9.0</b>	<b>263</b>	<b>0.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	38	41	7.6	48	17.0
Other Operating Income	27	32	20.3	38	18.1
Gain (Loss) on Investments	-2	-2	15.7	1	164.7
Gain (Loss) on Disp of Fixed Assets	0*	0*	30.9-	0*	81.0-
Other Non-Oper Income (Expense)	0*	0*	59.5	0*	10.6
<b>TOTAL NON-INTEREST INCOME</b>	<b>64</b>	<b>73</b>	<b>13.4</b>	<b>88</b>	<b>21.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	122	135	11.0	145	7.6
Travel and Conference Expense	4	5	8.7	5	2.3
Office Occupancy Expense	16	17	7.7	19	8.1
Office Operations Expense	52	56	8.6	58	3.5
Educational & Promotional Expense	9	10	7.7	12	22.3
Loan Servicing Expense	13	13	1.8	16	19.6
Professional and Outside Services	21	23	6.8	26	12.4
Member Insurance	0*	0*	18.0-	0*	7.5-
Operating Fees	1	1	14.5	1	4.1
Miscellaneous Operating Expenses	4	5	12.2	5	3.0-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>243</b>	<b>265</b>	<b>9.2</b>	<b>286</b>	<b>8.0</b>
<b>NET INCOME</b>	<b>60</b>	<b>68</b>	<b>13.1</b>	<b>64</b>	<b>5.8-</b>
Transfer to Regular Reserve 1/	16	57	247.6	11	81.4-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Pennsylvania**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	803	776	3.4-	756	2.6-
<b>Cash &amp; Equivalents</b>	1,264	1,421	12.4	2,209	55.5
<b>TOTAL INVESTMENTS</b>	4,039	3,636	10.0-	4,510	24.0
U.S. Government Obligations	195	171	12.6-	133	22.0-
Federal Agency Securities	2,049	2,102	2.6	2,620	24.7
Mutual Fund & Common Trusts	109	88	19.4-	123	39.6
MCSD and PIC at Corporate CU	106	109	2.6	118	8.2
All Other Corporate Credit Union	616	288	53.3-	334	15.9
Commercial Banks, S&Ls	884	781	11.7-	1,071	37.2
Credit Unions -Loans to, Deposits in	20	34	69.1	20	41.7-
Other Investments	59	64	8.5	91	41.1
<b>TOTAL LOANS OUTSTANDING</b>	9,476	10,364	9.4	10,770	3.9
Unsecured Credit Card Loans	817	881	7.9	918	4.2
All Other Unsecured Loans	1,290	1,278	1.0-	1,258	1.5-
New Vehicle Loans	1,823	2,009	10.2	1,905	5.2-
Used Vehicle Loans	1,409	1,645	16.7	1,759	7.0
First Mortgage Real Estate Loans	1,408	1,501	6.5	1,718	14.5
Other Real Estate Loans	2,224	2,484	11.7	2,651	6.7
Leases Receivable	12	11	10.0-	7	33.0-
All Other Loans to Members	484	544	12.4	537	1.2-
Other Loans	9	12	45.9	15	22.7
Allowance For Loan Losses	99	101	2.3	102	0.3
Other Real Estate Owned	3	3	17.2	2	34.3-
Land and Building	206	216	5.0	230	6.4
Other Fixed Assets	62	66	6.3	68	3.7
NCUSIF Capitalization Deposit	123	132	7.2	142	7.8
Other Assets	115	139	21.4	162	16.6
<b>TOTAL ASSETS</b>	15,187	15,876	4.5	17,992	13.3
<b>LIABILITIES</b>					
Total Borrowings	64	28	56.6-	6	76.8-
Accrued Dividends/Interest Payable	24	29	21.0	23	20.6-
Acct Payable and Other Liabilities	62	59	5.3-	73	24.1
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	151	116	23.0-	103	11.4-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	13,361	13,894	4.0	15,853	14.1
Share Drafts	1,431	1,620	13.2	1,718	6.1
Regular Shares	6,387	6,242	2.3-	6,937	11.1
Money Market Shares	1,330	1,430	7.5	2,001	39.9
Share Certificates/CDs	2,708	3,082	13.8	3,524	14.3
IRA/Keogh Accounts	1,281	1,287	0.5	1,427	10.9
All Other Shares and Member Deposits	201	204	1.2	229	12.2
Non-Member Deposits	23	30	28.5	17	43.7-
Regular Reserves	412	451	9.5	471	4.4
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-30	0*	100.8	21	9,249.3
Other Reserves	27	21	22.2-	13	40.1-
Undivided Earnings	1,267	1,393	10.0	1,532	10.0
<b>TOTAL EQUITY</b>	1,676	1,866	11.3	2,037	9.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	15,187	15,876	4.5	17,992	13.3

\* Amount Less than + or - 1 Million

**Pennsylvania**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	803	776	3.4-	756	2.6-
<b>INTEREST INCOME</b>					
Interest on Loans	779	849	9.0	894	5.3
(Less) Interest Refund	1	1	11.6	1	18.6-
Income from Investments	279	290	4.2	286	1.5-
Trading Profits and Losses	-0*	-0*	4,142.9-	-0*	74.4
<b>TOTAL INTEREST INCOME</b>	<b>1,056</b>	<b>1,137</b>	<b>7.7</b>	<b>1,178</b>	<b>3.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	474	503	6.2	529	5.1
Interest on Deposits	17	23	36.7	25	8.9
Interest on Borrowed Money	1	3	107.5	0*	70.4-
<b>TOTAL INTEREST EXPENSE</b>	<b>492</b>	<b>529</b>	<b>7.5</b>	<b>555</b>	<b>4.9</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>49</b>	<b>49</b>	<b>0.2-</b>	<b>52</b>	<b>7.4</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>516</b>	<b>560</b>	<b>8.6</b>	<b>572</b>	<b>2.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	57	64	11.1	77	21.7
Other Operating Income	39	49	25.7	57	15.3
Gain (Loss) on Investments	-0*	-0*	48.0	0*	234.4
Gain (Loss) on Disp of Fixed Assets	-0*	0*	174.1	0*	121.1
Other Non-Oper Income (Expense)	-0*	-0*	83.5	0*	215.1
<b>TOTAL NON-INTEREST INCOME</b>	<b>95</b>	<b>113</b>	<b>19.0</b>	<b>135</b>	<b>20.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	216	235	8.7	260	10.6
Travel and Conference Expense	6	6	7.7	7	3.1
Office Occupancy Expense	23	26	11.7	29	10.0
Office Operations Expense	107	114	6.6	121	6.6
Educational & Promotional Expense	12	15	19.8	17	13.7
Loan Servicing Expense	28	31	9.8	35	10.8
Professional and Outside Services	49	52	6.0	56	6.6
Member Insurance	15	15	1.7	15	0.6-
Operating Fees	4	4	9.0	4	4.8-
Miscellaneous Operating Expenses	12	12	1.3-	13	7.7
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>472</b>	<b>510</b>	<b>8.0</b>	<b>555</b>	<b>8.8</b>
<b>NET INCOME</b>	<b>138</b>	<b>163</b>	<b>18.0</b>	<b>152</b>	<b>6.4-</b>
Transfer to Regular Reserve 1/	49	50	1.6	20	59.0-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Puerto Rico**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	18	18	0.0	18	0.0
<b>Cash &amp; Equivalents</b>	16	19	22.3	39	104.1
<b>TOTAL INVESTMENTS</b>	115	113	1.2-	118	4.0
U.S. Government Obligations	9	11	25.5	11	0.0
Federal Agency Securities	63	68	7.8	68	0.5-
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	0*	0*	6.5	0*	4.5
All Other Corporate Credit Union	0*	0*	0.0	0*	0.0
Commercial Banks, S&Ls	40	33	19.1-	36	8.5
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	2	1	42.1-	3	175.1
<b>TOTAL LOANS OUTSTANDING</b>	240	259	7.9	279	7.9
Unsecured Credit Card Loans	9	11	22.7	14	29.8
All Other Unsecured Loans	128	127	0.8-	120	4.9-
New Vehicle Loans	53	64	21.0	69	7.6
Used Vehicle Loans	2	1	4.5-	2	4.2
First Mortgage Real Estate Loans	27	32	21.0	47	44.3
Other Real Estate Loans	8	11	43.8	13	15.0
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans to Members	14	12	13.4-	14	15.5
Other Loans	0*	0*	0.4-	0*	180.5
Allowance For Loan Losses	4	4	17.1	5	18.8
Other Real Estate Owned	0*	0*	0.0	0*	18.5
Land and Building	5	5	0.5-	5	3.0-
Other Fixed Assets	2	3	53.0	5	68.1
NCUSIF Capitalization Deposit	3	3	11.6	3	3.8
Other Assets	4	4	8.4-	3	9.6-
<b>TOTAL ASSETS</b>	380	402	5.7	447	11.3
<b>LIABILITIES</b>					
Total Borrowings	0*	2	5,149.5	0*	100.0-
Accrued Dividends/Interest Payable	0*	0*	12.5	1	11.4
Acct Payable and Other Liabilities	3	3	1.6-	4	5.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	4	6	46.7	5	27.0-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	329	346	4.9	389	12.6
Share Drafts	8	9	10.6	9	5.9
Regular Shares	201	202	0.4	221	9.6
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	110	124	12.9	146	17.8
IRA/Keogh Accounts	6	7	4.2	7	4.6
All Other Shares and Member Deposits	4	4	0.2	5	34.9
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	12	13	6.0	13	3.1
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0	0*	0.0	0*	1,168.8
Other Reserves	10	9	6.2-	10	9.2
Undivided Earnings	24	27	13.3	30	8.5
<b>TOTAL EQUITY</b>	46	50	7.2	53	7.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	380	402	5.7	447	11.3

\* Amount Less than + or - 1 Million

Puerto Rico  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2001  
(Dollar Amounts in Millions)

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	18	18	0.0	18	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	23	24	3.9	26	6.3
(Less) Interest Refund	0*	0*	24.6	0*	84.7
Income from Investments	6	8	25.8	7	5.9-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>30</b>	<b>32</b>	<b>8.6</b>	<b>33</b>	<b>3.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	15	16	7.9	16	2.1
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	368.0	0*	90.7-
<b>TOTAL INTEREST EXPENSE</b>	<b>15</b>	<b>16</b>	<b>8.0</b>	<b>16</b>	<b>2.0</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>3</b>	<b>6.5</b>	<b>3</b>	<b>1.2-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>12</b>	<b>13</b>	<b>9.7</b>	<b>14</b>	<b>5.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	6.9	1	18.9
Other Operating Income	0*	0*	31.2-	0*	55.8
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0*	0*	99.1-	-0*	136.0-
Other Non-Oper Income (Expense)	-0*	-0*	81.9	0*	109.5
<b>TOTAL NON-INTEREST INCOME</b>	<b>1</b>	<b>1</b>	<b>8.5-</b>	<b>1</b>	<b>25.2</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	5	5	7.0	5	6.6
Travel and Conference Expense	0*	0*	2.8	0*	14.0
Office Occupancy Expense	0*	0*	1.3	0*	5.1
Office Operations Expense	3	3	12.6-	3	11.9
Educational & Promotional Expense	0*	0*	7.8	0*	16.7
Loan Servicing Expense	0*	0*	50.0	0*	18.2
Professional and Outside Services	0*	0*	6.7	0*	10.2
Member Insurance	0*	0*	13.2-	0*	3.2
Operating Fees	0*	0*	18.9	0*	15.2-
Miscellaneous Operating Expenses	0*	0*	9.7-	0*	4.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>11</b>	<b>11</b>	<b>0.0-</b>	<b>12</b>	<b>7.9</b>
<b>NET INCOME</b>	<b>2</b>	<b>4</b>	<b>44.5</b>	<b>4</b>	<b>5.3</b>
Transfer to Regular Reserve 1/	0*	0*	47.7-	0*	94.7-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Rhode Island**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	41	39	4.9-	38	2.6-
<b>Cash &amp; Equivalents</b>	222	230	3.4	335	45.6
<b>TOTAL INVESTMENTS</b>	591	589	0.3-	747	26.7
U.S. Government Obligations	61	29	52.1-	13	56.2-
Federal Agency Securities	334	365	9.4	464	27.1
Mutual Fund & Common Trusts	3	0*	93.9-	3	1,663.6
MCSD and PIC at Corporate CU	9	9	3.9-	11	26.3
All Other Corporate Credit Union	78	63	19.1-	64	1.1
Commercial Banks, S&Ls	16	16	0.7	46	183.1
Credit Unions -Loans to, Deposits in	4	2	43.4-	4	61.5
Other Investments	86	104	21.5	142	36.2
<b>TOTAL LOANS OUTSTANDING</b>	1,278	1,372	7.4	1,508	9.9
Unsecured Credit Card Loans	48	49	3.0	30	38.4-
All Other Unsecured Loans	42	40	6.5-	38	3.8-
New Vehicle Loans	91	122	34.1	145	18.8
Used Vehicle Loans	111	143	29.3	210	46.8
First Mortgage Real Estate Loans	794	795	0.2	851	7.0
Other Real Estate Loans	157	194	23.9	208	7.3
Leases Receivable	0*	0*	100.0-	0*	0.0
All Other Loans to Members	30	24	18.3-	24	0.2
Other Loans	5	4	29.2-	0*	85.2-
Allowance For Loan Losses	11	12	3.1	11	5.8-
Other Real Estate Owned	0*	2	974.5	0*	85.8-
Land and Building	26	34	31.4	38	11.4
Other Fixed Assets	8	9	17.9	10	10.8
NCUSIF Capitalization Deposit	16	18	12.1	19	8.5
Other Assets	26	30	13.6	27	8.0-
<b>TOTAL ASSETS</b>	2,157	2,274	5.4	2,674	17.6
<b>LIABILITIES</b>					
Total Borrowings	57	59	3.8	158	167.3
Accrued Dividends/Interest Payable	7	8	14.0	6	22.8-
Acct Payable and Other Liabilities	16	16	0.6-	27	72.1
Uninsured Secondary Capital	0	0*	0.0	0*	20.0-
<b>TOTAL LIABILITIES</b>	79	83	4.0	191	131.3
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,774	1,864	5.0	2,132	14.4
Share Drafts	176	221	25.6	266	20.1
Regular Shares	432	443	2.5	499	12.6
Money Market Shares	195	219	12.5	279	27.5
Share Certificates/CDs	706	725	2.6	810	11.8
IRA/Keogh Accounts	157	162	2.6	178	10.1
All Other Shares and Member Deposits	107	94	11.8-	100	6.0
Non-Member Deposits	0*	0*	100.0-	0*	0.0
Regular Reserves	84	85	1.4	86	1.4
APPR. For Non-Conf. Invest.	0*	0	100.0-	0	0.0
Accum. Unrealized G/L on A-F-S	-6	-0*	85.3	3	421.9
Other Reserves	75	8	89.1-	2	81.6-
Undivided Earnings	150	235	56.4	261	10.9
<b>TOTAL EQUITY</b>	303	327	8.0	351	7.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	2,157	2,274	5.4	2,674	17.6

\* Amount Less than + or - 1 Million

Rhode Island  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2001  
(Dollar Amounts in Millions)

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	41	39	4.9-	38	2.6-
<b>INTEREST INCOME</b>					
Interest on Loans	94	102	9.3	106	3.4
(Less) Interest Refund	0*	0*	25.4-	0*	80.5-
Income from Investments	43	47	8.9	50	5.4
Trading Profits and Losses	0	0	0.0	-1	0.0
<b>TOTAL INTEREST INCOME</b>	<b>137</b>	<b>149</b>	<b>9.2</b>	<b>154</b>	<b>3.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	16	15	5.2-	14	4.7-
Interest on Deposits	47	54	16.0	58	5.8
Interest on Borrowed Money	2	4	135.9	3	18.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>64</b>	<b>74</b>	<b>14.2</b>	<b>75</b>	<b>2.3</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>4</b>	<b>22.1</b>	<b>3</b>	<b>10.7-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>69</b>	<b>72</b>	<b>4.0</b>	<b>76</b>	<b>5.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	10	11	11.1	14	27.2
Other Operating Income	3	3	0.8-	7	139.7
Gain (Loss) on Investments	0*	0*	46.7-	0*	2.5
Gain (Loss) on Disp of Fixed Assets	-0*	0*	1,356.7	-0*	223.3-
Other Non-Oper Income (Expense)	-0*	0*	537.5	-0*	247.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>14</b>	<b>15</b>	<b>6.2</b>	<b>22</b>	<b>46.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	32	35	7.6	38	9.5
Travel and Conference Expense	1	1	6.1	1	1.3-
Office Occupancy Expense	5	5	5.5	6	15.0
Office Operations Expense	12	12	6.7	15	20.3
Educational & Promotional Expense	3	3	0.4-	3	9.5
Loan Servicing Expense	2	3	28.2	3	11.9
Professional and Outside Services	5	6	24.2	7	15.4
Member Insurance	0*	0*	8.7-	0*	1.7-
Operating Fees	0*	0*	26.5-	0*	28.2-
Miscellaneous Operating Expenses	4	3	11.0-	4	24.1
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>64</b>	<b>69</b>	<b>7.3</b>	<b>78</b>	<b>12.8</b>
<b>NET INCOME</b>	<b>19</b>	<b>18</b>	<b>5.5-</b>	<b>20</b>	<b>9.6</b>
Transfer to Regular Reserve 1/	4	3	5.8-	0*	99.9-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**South Carolina**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	99	99	0.0	96	3.0-
<b>Cash &amp; Equivalents</b>	242	331	36.4	584	76.7
<b>TOTAL INVESTMENTS</b>	732	573	21.7-	736	28.4
U.S. Government Obligations	13	5	59.8-	7	28.7
Federal Agency Securities	397	352	11.4-	259	26.4-
Mutual Fund & Common Trusts	15	15	0.2	36	136.7
MCSD and PIC at Corporate CU	23	27	15.6	25	8.2-
All Other Corporate Credit Union	157	91	42.0-	248	172.3
Commercial Banks, S&Ls	104	64	38.8-	136	114.5
Credit Unions -Loans to, Deposits in	6	7	8.6	5	28.3-
Other Investments	17	13	24.2-	21	64.6
<b>TOTAL LOANS OUTSTANDING</b>	3,054	3,418	11.9	3,551	3.9
Unsecured Credit Card Loans	194	222	14.8	234	5.3
All Other Unsecured Loans	279	298	6.7	284	4.9-
New Vehicle Loans	574	674	17.5	652	3.4-
Used Vehicle Loans	793	894	12.8	955	6.8
First Mortgage Real Estate Loans	725	784	8.2	838	6.9
Other Real Estate Loans	300	351	16.9	376	7.3
Leases Receivable	0*	0*	21.1-	0*	54.6-
All Other Loans to Members	187	193	3.4	212	9.4
Other Loans	2	0*	54.7-	0*	19.9
Allowance For Loan Losses	31	30	2.0-	32	6.1
Other Real Estate Owned	3	0*	79.6-	0*	22.0
Land and Building	63	86	36.3	100	15.5
Other Fixed Assets	29	28	2.5-	35	23.5
NCUSIF Capitalization Deposit	32	36	11.0	39	9.8
Other Assets	31	39	26.5	47	20.7
<b>TOTAL ASSETS</b>	4,157	4,482	7.8	5,062	12.9
<b>LIABILITIES</b>					
Total Borrowings	57	28	51.7-	25	8.1-
Accrued Dividends/Interest Payable	21	24	10.9	20	14.1-
Acct Payable and Other Liabilities	18	28	59.5	30	5.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	96	80	17.4-	75	5.1-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	3,577	3,868	8.1	4,414	14.1
Share Drafts	456	575	26.2	573	0.4-
Regular Shares	1,245	1,187	4.6-	1,384	16.6
Money Market Shares	284	315	10.9	411	30.2
Share Certificates/CDs	1,166	1,337	14.6	1,542	15.4
IRA/Keogh Accounts	410	432	5.2	483	11.7
All Other Shares and Member Deposits	11	10	13.8-	15	54.7
Non-Member Deposits	4	12	203.0	6	51.3-
Regular Reserves	127	140	10.2	144	2.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-1	76.0	0*	142.5
Other Reserves	17	21	26.4	20	4.0-
Undivided Earnings	345	374	8.6	407	8.7
<b>TOTAL EQUITY</b>	484	534	10.5	572	7.0
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	4,157	4,482	7.8	5,062	12.9

\* Amount Less than + or - 1 Million

**South Carolina**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	99	99	0.0	96	3.0-
<b>INTEREST INCOME</b>					
Interest on Loans	252	285	13.2	305	6.9
(Less) Interest Refund	1	0*	61.3-	0*	31.6-
Income from Investments	53	50	6.5-	47	5.4-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>304</b>	<b>334</b>	<b>10.1</b>	<b>351</b>	<b>5.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	137	153	11.4	165	7.6
Interest on Deposits	0*	0*	4.8	0*	15.8
Interest on Borrowed Money	0*	2	345.9	2	23.8
<b>TOTAL INTEREST EXPENSE</b>	<b>138</b>	<b>155</b>	<b>12.3</b>	<b>168</b>	<b>7.8</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>16</b>	<b>17</b>	<b>4.6</b>	<b>22</b>	<b>27.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>149</b>	<b>162</b>	<b>8.6</b>	<b>162</b>	<b>0.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	43	49	15.2	60	21.8
Other Operating Income	12	13	13.8	17	27.2
Gain (Loss) on Investments	0*	-0*	100.4-	0*	2,052.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	4,388.3	0*	90.8-
Other Non-Oper Income (Expense)	0*	0*	28.9	0*	17.9
<b>TOTAL NON-INTEREST INCOME</b>	<b>55</b>	<b>64</b>	<b>15.0</b>	<b>78</b>	<b>22.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	80	88	9.8	98	11.3
Travel and Conference Expense	3	3	7.1	3	9.2
Office Occupancy Expense	10	11	12.7	12	11.5
Office Operations Expense	37	40	8.1	46	14.3
Educational & Promotional Expense	5	6	15.8	6	6.0
Loan Servicing Expense	8	9	11.8	9	6.3
Professional and Outside Services	13	15	11.2	18	21.5
Member Insurance	2	2	2.3	2	0.2
Operating Fees	0*	1	7.9	0*	8.0-
Miscellaneous Operating Expenses	5	6	17.4	6	0.0
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>163</b>	<b>180</b>	<b>10.1</b>	<b>201</b>	<b>11.8</b>
<b>NET INCOME</b>	<b>41</b>	<b>45</b>	<b>11.3</b>	<b>39</b>	<b>14.7-</b>
Transfer to Regular Reserve 1/	17	17	0.9-	12	30.8-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**South Dakota**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	63	61	3.2-	61	0.0
<b>Cash &amp; Equivalents</b>	67	64	4.2-	111	72.0
<b>TOTAL INVESTMENTS</b>	137	133	2.8-	182	36.4
U.S. Government Obligations	2	3	39.4	1	64.2-
Federal Agency Securities	63	68	7.2	60	12.1-
Mutual Fund & Common Trusts	0*	2	2,635.2	20	817.3
MCSD and PIC at Corporate CU	7	8	13.8	9	15.1
All Other Corporate Credit Union	19	13	29.6-	12	9.8-
Commercial Banks, S&Ls	36	25	30.8-	58	134.6
Credit Unions -Loans to, Deposits in	8	9	12.5	8	15.7-
Other Investments	2	5	156.3	15	177.7
<b>TOTAL LOANS OUTSTANDING</b>	691	778	12.6	842	8.1
Unsecured Credit Card Loans	31	33	5.8	35	6.5
All Other Unsecured Loans	29	31	6.2	30	3.5-
New Vehicle Loans	121	137	13.6	123	10.7-
Used Vehicle Loans	237	257	8.7	284	10.4
First Mortgage Real Estate Loans	112	130	16.4	160	22.9
Other Real Estate Loans	65	82	25.4	94	14.3
Leases Receivable	0*	0*	2.9-	0*	13.8-
All Other Loans to Members	95	104	9.0	113	9.2
Other Loans	0*	3	6,652.8	3	16.8-
Allowance For Loan Losses	8	9	14.6	9	5.7-
Other Real Estate Owned	0*	0*	0.0	0*	72.9-
Land and Building	15	18	15.4	18	3.9
Other Fixed Assets	5	5	5.0	7	30.5
NCUSIF Capitalization Deposit	7	8	12.8	9	10.1
Other Assets	8	10	35.7	8	24.1-
<b>TOTAL ASSETS</b>	923	1,008	9.3	1,168	15.8
<b>LIABILITIES</b>					
Total Borrowings	10	18	71.6	11	38.6-
Accrued Dividends/Interest Payable	3	4	22.0	4	1.3-
Acct Payable and Other Liabilities	3	5	33.7	6	22.9
Uninsured Secondary Capital	0	0*	0.0	0*	27.3
<b>TOTAL LIABILITIES</b>	17	27	57.4	22	21.1-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	818	883	8.0	1,036	17.3
Share Drafts	106	119	12.4	133	12.0
Regular Shares	197	192	2.7-	232	21.0
Money Market Shares	101	106	4.3	139	31.6
Share Certificates/CDs	310	363	16.9	417	15.1
IRA/Keogh Accounts	73	78	7.5	85	9.0
All Other Shares and Member Deposits	23	14	37.3-	18	29.7
Non-Member Deposits	7	11	56.3	10	11.1-
Regular Reserves	29	32	9.2	34	4.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-2	-0*	90.0	1	753.7
Other Reserves	2	2	4.8-	2	5.6-
Undivided Earnings	58	64	10.4	73	14.9
<b>TOTAL EQUITY</b>	88	98	11.6	110	12.4
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	923	1,008	9.3	1,168	15.8

\* Amount Less than + or - 1 Million

South Dakota  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2001  
(Dollar Amounts in Millions)

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	63	61	3.2-	61	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	56	66	16.7	71	9.0
(Less) Interest Refund	0*	0*	9.4-	0*	76.0-
Income from Investments	10	11	2.0	12	9.3
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>67</b>	<b>76</b>	<b>14.4</b>	<b>83</b>	<b>9.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	32	36	15.1	41	12.2
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	1	355.2	0*	42.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>32</b>	<b>38</b>	<b>18.2</b>	<b>42</b>	<b>10.3</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>3</b>	<b>4</b>	<b>9.7</b>	<b>4</b>	<b>1.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>31</b>	<b>35</b>	<b>11.1</b>	<b>38</b>	<b>8.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	6	7	13.5	8	20.1
Other Operating Income	2	3	21.0	3	22.2
Gain (Loss) on Investments	0*	-0*	28,089.3-	-0*	52.5
Gain (Loss) on Disp of Fixed Assets	-0*	0*	140.3	-0*	285.4-
Other Non-Oper Income (Expense)	0*	0*	34.3	0*	1,329.8
<b>TOTAL NON-INTEREST INCOME</b>	<b>8</b>	<b>10</b>	<b>14.4</b>	<b>13</b>	<b>30.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	17	18	10.6	21	11.3
Travel and Conference Expense	0*	0*	4.7	0*	9.9
Office Occupancy Expense	2	2	8.3	2	17.0
Office Operations Expense	7	7	8.5	8	9.3
Educational & Promotional Expense	1	1	1.8	2	11.2
Loan Servicing Expense	2	2	16.7	2	21.3
Professional and Outside Services	2	2	11.5	2	17.9
Member Insurance	0*	0*	6.8	0*	2.6
Operating Fees	0*	0*	9.1	0*	0.7
Miscellaneous Operating Expenses	0*	1	12.9	0*	13.8-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>32</b>	<b>36</b>	<b>9.9</b>	<b>40</b>	<b>11.2</b>
<b>NET INCOME</b>	<b>7</b>	<b>9</b>	<b>20.3</b>	<b>11</b>	<b>22.4</b>
Transfer to Regular Reserve 1/	3	3	12.1	2	40.7-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Tennessee**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	253	249	1.6-	238	4.4-
<b>Cash &amp; Equivalents</b>	731	708	3.2-	1,081	52.7
<b>TOTAL INVESTMENTS</b>	1,392	1,434	3.0	1,920	33.8
U.S. Government Obligations	56	57	1.4	67	18.3
Federal Agency Securities	830	912	9.8	1,096	20.3
Mutual Fund & Common Trusts	37	21	42.9-	21	0.2-
MCSD and PIC at Corporate CU	35	38	7.2	39	3.3
All Other Corporate Credit Union	154	127	17.4-	222	74.9
Commercial Banks, S&Ls	225	244	8.5	419	71.7
Credit Unions -Loans to, Deposits in	13	9	28.3-	10	9.1
Other Investments	42	27	36.1-	45	66.8
<b>TOTAL LOANS OUTSTANDING</b>	5,025	5,392	7.3	5,517	2.3
Unsecured Credit Card Loans	252	270	7.3	279	3.3
All Other Unsecured Loans	471	493	4.8	477	3.3-
New Vehicle Loans	1,031	1,104	7.1	1,018	7.8-
Used Vehicle Loans	1,049	1,133	8.1	1,210	6.8
First Mortgage Real Estate Loans	1,621	1,727	6.5	1,847	7.0
Other Real Estate Loans	383	431	12.8	448	3.9
Leases Receivable	9	6	40.3-	5	10.8-
All Other Loans to Members	204	217	6.7	223	2.8
Other Loans	6	10	66.4	9	9.0-
Allowance For Loan Losses	33	36	7.7	40	11.5
Other Real Estate Owned	2	7	250.6	1	79.3-
Land and Building	115	119	3.4	141	18.7
Other Fixed Assets	34	32	6.2-	35	11.0
NCUSIF Capitalization Deposit	57	61	6.5	66	7.5
Other Assets	66	74	11.9	79	7.3
<b>TOTAL ASSETS</b>	7,389	7,791	5.4	8,800	13.0
<b>LIABILITIES</b>					
Total Borrowings	100	80	20.0-	130	61.4
Accrued Dividends/Interest Payable	24	29	21.3	25	15.1-
Acct Payable and Other Liabilities	41	43	5.0	52	20.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	166	153	7.8-	207	35.2
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	6,291	6,611	5.1	7,483	13.2
Share Drafts	693	766	10.5	795	3.8
Regular Shares	2,211	2,166	2.0-	2,461	13.6
Money Market Shares	840	805	4.2-	1,043	29.6
Share Certificates/CDs	1,777	2,089	17.6	2,315	10.8
IRA/Keogh Accounts	665	683	2.7	736	7.7
All Other Shares and Member Deposits	100	95	5.0-	125	31.2
Non-Member Deposits	5	6	32.7	7	9.0
Regular Reserves	289	307	6.0	298	2.8-
APPR. For Non-Conf. Invest.	0*	0*	0.0	0*	0.0
Accum. Unrealized G/L on A-F-S	-16	1	108.5	12	843.5
Other Reserves	109	120	10.0	147	22.4
Undivided Earnings	549	598	9.1	653	9.2
<b>TOTAL EQUITY</b>	932	1,027	10.2	1,111	8.2
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	7,389	7,791	5.4	8,800	13.0

\* Amount Less than + or - 1 Million

**Tennessee**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	253	249	1.6-	238	4.4-
<b>INTEREST INCOME</b>					
Interest on Loans	400	435	8.7	451	3.6
(Less) Interest Refund	1	0*	43.3-	0*	67.1-
Income from Investments	111	119	7.6	123	3.2
Trading Profits and Losses	0*	0*	491.2	0	100.0-
<b>TOTAL INTEREST INCOME</b>	<b>509</b>	<b>553</b>	<b>8.6</b>	<b>573</b>	<b>3.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	187	215	14.7	210	2.2-
Interest on Deposits	52	55	4.2	64	17.4
Interest on Borrowed Money	4	5	35.8	6	9.8
<b>TOTAL INTEREST EXPENSE</b>	<b>243</b>	<b>274</b>	<b>12.8</b>	<b>280</b>	<b>1.9</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>20</b>	<b>20</b>	<b>0.9</b>	<b>26</b>	<b>30.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>246</b>	<b>259</b>	<b>5.2</b>	<b>267</b>	<b>3.3</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	45	51	12.8	56	9.6
Other Operating Income	20	22	7.6	27	22.3
Gain (Loss) on Investments	0*	-0*	141.2-	0*	389.4
Gain (Loss) on Disp of Fixed Assets	0*	0*	118.9	0*	47.6
Other Non-Oper Income (Expense)	5	4	31.8-	2	58.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>71</b>	<b>76</b>	<b>6.8</b>	<b>85</b>	<b>11.3</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	122	131	7.0	142	8.4
Travel and Conference Expense	4	4	6.0	4	3.6
Office Occupancy Expense	16	17	6.0	19	9.3
Office Operations Expense	52	55	4.9	60	9.6
Educational & Promotional Expense	7	7	7.7	8	9.4
Loan Servicing Expense	8	9	13.4	10	8.2
Professional and Outside Services	20	21	6.2	24	10.0
Member Insurance	5	4	7.0-	4	9.3-
Operating Fees	2	3	20.9	2	15.2-
Miscellaneous Operating Expenses	6	6	2.8	7	10.5
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>242</b>	<b>258</b>	<b>6.4</b>	<b>279</b>	<b>8.3</b>
<b>NET INCOME</b>	<b>75</b>	<b>78</b>	<b>2.8</b>	<b>73</b>	<b>5.6-</b>
Transfer to Regular Reserve 1/	16	16	0.2-	11	30.2-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Texas**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	741	714	3.6-	695	2.7-
<b>Cash &amp; Equivalents</b>	1,895	2,749	45.1	3,680	33.9
<b>TOTAL INVESTMENTS</b>	7,283	6,182	15.1-	8,616	39.4
U.S. Government Obligations	174	108	37.7-	215	99.1
Federal Agency Securities	3,708	3,735	0.7	5,231	40.1
Mutual Fund & Common Trusts	60	56	6.9-	110	97.4
MCSD and PIC at Corporate CU	117	124	5.9	124	0.3
All Other Corporate Credit Union	1,096	427	61.0-	565	32.2
Commercial Banks, S&Ls	1,293	1,087	16.0-	1,597	47.0
Credit Unions -Loans to, Deposits in	50	65	30.5	57	12.3-
Other Investments	784	581	25.9-	716	23.2
<b>TOTAL LOANS OUTSTANDING</b>	20,529	22,562	9.9	24,128	6.9
Unsecured Credit Card Loans	1,264	1,341	6.0	1,363	1.7
All Other Unsecured Loans	1,728	1,786	3.4	1,765	1.2-
New Vehicle Loans	7,591	8,315	9.5	8,379	0.8
Used Vehicle Loans	4,850	5,249	8.2	5,899	12.4
First Mortgage Real Estate Loans	2,622	2,907	10.9	3,447	18.6
Other Real Estate Loans	959	1,336	39.4	1,533	14.8
Leases Receivable	50	72	44.4	89	23.5
All Other Loans to Members	1,398	1,480	5.9	1,555	5.0
Other Loans	69	76	10.5	99	29.3
Allowance For Loan Losses	187	197	5.3	210	6.5
Other Real Estate Owned	3	13	344.7	2	88.4-
Land and Building	466	513	10.1	601	17.1
Other Fixed Assets	155	158	2.2	187	18.6
NCUSIF Capitalization Deposit	241	259	7.4	284	9.4
Other Assets	342	346	1.2	392	13.2
<b>TOTAL ASSETS</b>	30,726	32,585	6.0	37,678	15.6
<b>LIABILITIES</b>					
Total Borrowings	355	186	47.7-	487	162.6
Accrued Dividends/Interest Payable	99	112	13.9	89	20.6-
Acct Payable and Other Liabilities	305	339	11.2	371	9.7
Uninsured Secondary Capital	0	0*	0.0	0	100.0-
<b>TOTAL LIABILITIES</b>	758	637	16.0-	948	48.9
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	26,734	28,400	6.2	32,838	15.6
Share Drafts	3,873	4,414	14.0	4,695	6.4
Regular Shares	10,358	10,271	0.8-	11,785	14.7
Money Market Shares	3,311	3,500	5.7	4,826	37.9
Share Certificates/CDs	6,038	7,011	16.1	7,843	11.9
IRA/Keogh Accounts	2,506	2,526	0.8	2,767	9.5
All Other Shares and Member Deposits	586	594	1.3	789	32.8
Non-Member Deposits	61	84	37.5	134	58.2
Regular Reserves	965	1,047	8.5	1,098	4.9
APPR. For Non-Conf. Invest.	14	19	31.0	22	19.0
Accum. Unrealized G/L on A-F-S	-27	-2	93.8	13	885.7
Other Reserves	252	217	13.7-	287	31.9
Undivided Earnings	2,029	2,267	11.7	2,471	9.0
<b>TOTAL EQUITY</b>	3,233	3,548	9.7	3,892	9.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	30,726	32,585	6.0	37,678	15.6

\* Amount Less than + or - 1 Million

**Texas**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	741	714	3.6-	695	2.7-
<b>INTEREST INCOME</b>					
Interest on Loans	1,612	1,794	11.3	1,924	7.3
(Less) Interest Refund	2	3	58.9	2	27.2-
Income from Investments	495	508	2.7	506	0.5-
Trading Profits and Losses	0*	0	100.0-	0*	0.0
<b>TOTAL INTEREST INCOME</b>	<b>2,104</b>	<b>2,299</b>	<b>9.3</b>	<b>2,428</b>	<b>5.6</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	867	974	12.4	939	3.6-
Interest on Deposits	143	164	14.5	203	23.5
Interest on Borrowed Money	7	14	120.8	18	22.0
<b>TOTAL INTEREST EXPENSE</b>	<b>1,017</b>	<b>1,153</b>	<b>13.4</b>	<b>1,159</b>	<b>0.6</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>109</b>	<b>102</b>	<b>7.2-</b>	<b>125</b>	<b>22.9</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>978</b>	<b>1,045</b>	<b>6.9</b>	<b>1,144</b>	<b>9.4</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	259	287	11.0	336	17.1
Other Operating Income	49	52	7.9	59	11.8
Gain (Loss) on Investments	0*	-0*	433.9-	4	1,119.3
Gain (Loss) on Disp of Fixed Assets	-0*	0*	765.2	0*	51.3-
Other Non-Oper Income (Expense)	5	6	14.8	3	42.9-
<b>TOTAL NON-INTEREST INCOME</b>	<b>312</b>	<b>345</b>	<b>10.7</b>	<b>402</b>	<b>16.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	502	546	8.9	604	10.6
Travel and Conference Expense	18	17	4.1-	17	2.2
Office Occupancy Expense	70	75	8.3	86	14.5
Office Operations Expense	235	249	6.1	270	8.4
Educational & Promotional Expense	33	36	8.6	41	15.4
Loan Servicing Expense	39	42	10.1	47	10.3
Professional and Outside Services	80	85	7.4	95	11.4
Member Insurance	8	7	8.7-	7	6.3
Operating Fees	6	7	8.7	6	9.7-
Miscellaneous Operating Expenses	30	34	13.4	38	12.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1,019</b>	<b>1,100</b>	<b>7.9</b>	<b>1,213</b>	<b>10.3</b>
<b>NET INCOME</b>	<b>271</b>	<b>291</b>	<b>7.3</b>	<b>332</b>	<b>14.2</b>
Transfer to Regular Reserve 1/	95	109	15.4	74	32.2-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Utah**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	139	137	1.4-	132	3.6-
<b>Cash &amp; Equivalents</b>	215	257	19.4	440	71.0
<b>TOTAL INVESTMENTS</b>	673	592	12.1-	838	41.7
U.S. Government Obligations	8	9	12.2	6	41.0-
Federal Agency Securities	220	131	40.4-	222	69.1
Mutual Fund & Common Trusts	7	5	23.7-	6	8.9
MCSD and PIC at Corporate CU	24	26	7.0	26	2.7
All Other Corporate Credit Union	132	85	35.7-	135	58.9
Commercial Banks, S&Ls	150	112	25.7-	198	77.2
Credit Unions -Loans to, Deposits in	15	10	34.3-	8	21.9-
Other Investments	116	213	83.9	238	11.6
<b>TOTAL LOANS OUTSTANDING</b>	4,353	4,835	11.1	5,334	10.3
Unsecured Credit Card Loans	281	331	17.6	352	6.6
All Other Unsecured Loans	208	222	6.8	198	10.7-
New Vehicle Loans	605	704	16.2	735	4.4
Used Vehicle Loans	1,334	1,454	9.0	1,675	15.2
First Mortgage Real Estate Loans	931	983	5.6	1,247	26.9
Other Real Estate Loans	642	766	19.2	694	9.4-
Leases Receivable	28	23	19.0-	16	29.6-
All Other Loans to Members	320	351	9.5	410	17.1
Other Loans	2	2	26.2-	5	194.7
Allowance For Loan Losses	35	45	28.3	49	8.9
Other Real Estate Owned	3	5	58.8	9	87.0
Land and Building	124	144	15.6	164	14.3
Other Fixed Assets	34	33	3.6-	38	16.7
NCUSIF Capitalization Deposit	43	47	10.8	64	34.7
Other Assets	61	73	19.0	68	6.8-
<b>TOTAL ASSETS</b>	5,471	5,940	8.6	6,905	16.3
<b>LIABILITIES</b>					
Total Borrowings	92	60	34.1-	1	98.0-
Accrued Dividends/Interest Payable	11	13	18.8	12	5.4-
Acct Payable and Other Liabilities	17	30	74.4	37	22.3
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	120	103	13.6-	50	51.4-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	4,747	5,172	8.9	6,129	18.5
Share Drafts	591	687	16.2	766	11.5
Regular Shares	1,330	1,291	2.9-	1,511	17.0
Money Market Shares	1,217	1,229	1.0	1,542	25.5
Share Certificates/CDs	1,194	1,520	27.3	1,824	20.0
IRA/Keogh Accounts	368	379	3.1	419	10.5
All Other Shares and Member Deposits	38	39	2.2	53	36.2
Non-Member Deposits	9	26	185.6	13	48.1-
Regular Reserves	217	219	0.9	241	10.2
APPR. For Non-Conf. Invest.	0*	0*	1.4-	0	100.0-
Accum. Unrealized G/L on A-F-S	-3	-2	45.7	-2	14.9-
Other Reserves	186	189	1.5	215	14.1
Undivided Earnings	204	258	26.8	271	5.0
<b>TOTAL EQUITY</b>	604	664	10.1	726	9.3
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	5,471	5,940	8.6	6,905	16.3

\* Amount Less than + or - 1 Million

Utah  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2001  
(Dollar Amounts in Millions)

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	139	137	1.4-	132	3.6-
<b>INTEREST INCOME</b>					
Interest on Loans	331	385	16.3	406	5.4
(Less) Interest Refund	0*	0*	14.8-	0*	66.9-
Income from Investments	52	48	7.0-	50	3.9
Trading Profits and Losses	-0*	0*	175.9	0*	26.9-
<b>TOTAL INTEREST INCOME</b>	<b>383</b>	<b>434</b>	<b>13.2</b>	<b>457</b>	<b>5.3</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	96	102	6.0	98	3.6-
Interest on Deposits	89	110	23.4	129	17.1
Interest on Borrowed Money	0*	4	384.0	0*	84.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>186</b>	<b>216</b>	<b>16.2</b>	<b>228</b>	<b>5.3</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>18</b>	<b>21</b>	<b>19.5</b>	<b>26</b>	<b>24.5</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>179</b>	<b>196</b>	<b>9.4</b>	<b>202</b>	<b>3.1</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	55	57	2.9	74	30.1
Other Operating Income	12	20	66.8	25	23.9
Gain (Loss) on Investments	0*	-0*	8,257.6-	0*	132.6
Gain (Loss) on Disp of Fixed Assets	0*	0*	896.2	-0*	146.7-
Other Non-Oper Income (Expense)	0*	0*	7.0-	0*	30.7-
<b>TOTAL NON-INTEREST INCOME</b>	<b>68</b>	<b>78</b>	<b>14.6</b>	<b>99</b>	<b>26.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	97	106	8.8	118	11.3
Travel and Conference Expense	3	3	12.4	4	4.9
Office Occupancy Expense	15	17	15.5	18	5.6
Office Operations Expense	48	49	3.0	53	7.9
Educational & Promotional Expense	10	11	6.1	12	14.4
Loan Servicing Expense	12	13	15.0	17	25.1
Professional and Outside Services	4	6	24.6	6	13.4
Member Insurance	2	2	4.4	2	9.9
Operating Fees	1	1	2.7	1	4.7
Miscellaneous Operating Expenses	6	6	7.1	8	21.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>198</b>	<b>214</b>	<b>8.4</b>	<b>239</b>	<b>11.3</b>
<b>NET INCOME</b>	<b>50</b>	<b>60</b>	<b>20.5</b>	<b>63</b>	<b>4.6</b>
Transfer to Regular Reserve 1/	21	15	32.1-	28	95.1

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Vermont  
Table 1  
Consolidated Balance Sheet  
Federally Insured Credit Unions  
December 31, 2001  
(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	45	44	2.2-	42	4.5-
<b>Cash &amp; Equivalents</b>	45	51	14.0	56	10.4
<b>TOTAL INVESTMENTS</b>	219	202	7.5-	312	54.3
U.S. Government Obligations	21	12	44.6-	12	4.5
Federal Agency Securities	113	103	8.8-	173	67.9
Mutual Fund & Common Trusts	2	1	40.5-	23	1,695.6
MCSD and PIC at Corporate CU	3	3	4.1	4	27.2
All Other Corporate Credit Union	32	41	28.0	32	21.4-
Commercial Banks, S&Ls	39	34	13.8-	55	61.1
Credit Unions -Loans to, Deposits in	1	2	15.5	2	15.7
Other Investments	7	7	1.9	11	63.8
<b>TOTAL LOANS OUTSTANDING</b>	655	727	11.0	764	5.1
Unsecured Credit Card Loans	45	48	7.7	48	0.9-
All Other Unsecured Loans	49	53	8.9	52	2.8-
New Vehicle Loans	84	99	17.3	93	5.9-
Used Vehicle Loans	128	141	9.9	156	10.5
First Mortgage Real Estate Loans	188	194	3.2	215	10.6
Other Real Estate Loans	119	142	19.0	147	3.8
Leases Receivable	1	4	188.8	4	2.1
All Other Loans to Members	40	46	14.4	50	9.1
Other Loans	0*	0*	0.0	0*	0.0
Allowance For Loan Losses	5	5	3.6	5	10.6
Other Real Estate Owned	0*	0*	100.0-	0*	0.0
Land and Building	18	18	0.8	19	5.7
Other Fixed Assets	4	4	4.8-	5	17.8
NCUSIF Capitalization Deposit	7	8	11.5	9	9.2
Other Assets	9	10	8.2	16	54.3
<b>TOTAL ASSETS</b>	953	1,016	6.6	1,177	15.8
<b>LIABILITIES</b>					
Total Borrowings	33	38	14.8	29	23.7-
Accrued Dividends/Interest Payable	0*	0*	2.3	0*	13.9
Acct Payable and Other Liabilities	7	9	30.1	11	16.9
Uninsured Secondary Capital	0*	1	114.3	1	12.4
<b>TOTAL LIABILITIES</b>	41	48	18.6	41	15.0-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	821	863	5.1	1,017	17.8
Share Drafts	99	120	21.2	132	10.1
Regular Shares	376	371	1.1-	425	14.4
Money Market Shares	108	125	16.3	173	38.2
Share Certificates/CDs	165	171	4.1	202	18.0
IRA/Keogh Accounts	63	63	0.1-	70	11.6
All Other Shares and Member Deposits	6	7	27.5	9	20.3
Non-Member Deposits	5	5	6.6-	5	10.7
Regular Reserves	34	38	14.4	42	8.5
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-4	-0*	96.9	3	2,482.3
Other Reserves	4	0*	79.5-	0*	18.3
Undivided Earnings	58	65	13.0	73	12.7
<b>TOTAL EQUITY</b>	91	104	14.2	119	13.8
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	953	1,016	6.6	1,177	15.8

\* Amount Less than + or - 1 Million

Vermont  
Table 2  
Consolidated Income and Expense Statement  
Federally Insured Credit Unions  
December 31, 2001  
(Dollar Amounts in Millions)

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	45	44	2.2-	42	4.5-
<b>INTEREST INCOME</b>					
Interest on Loans	51	58	14.7	61	5.2
(Less) Interest Refund	0*	0*	100.0-	0*	0.0
Income from Investments	15	15	0.4-	15	1.5
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>66</b>	<b>73</b>	<b>11.3</b>	<b>76</b>	<b>4.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	30	29	3.0-	29	1.2
Interest on Deposits	0*	4	1,288.4	5	25.7
Interest on Borrowed Money	1	2	97.8	2	30.6-
<b>TOTAL INTEREST EXPENSE</b>	<b>31</b>	<b>35</b>	<b>12.5</b>	<b>36</b>	<b>1.9</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>1</b>	<b>2</b>	<b>16.9</b>	<b>2</b>	<b>42.2</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>33</b>	<b>37</b>	<b>9.9</b>	<b>39</b>	<b>5.2</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	6	8	17.9	9	23.3
Other Operating Income	2	2	1.1-	4	53.2
Gain (Loss) on Investments	-0*	-0*	224.6-	-0*	97.0
Gain (Loss) on Disp of Fixed Assets	-0*	0*	153.3	0*	18.9
Other Non-Oper Income (Expense)	0*	0*	198.1	0*	3,432.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>9</b>	<b>10</b>	<b>12.0</b>	<b>14</b>	<b>38.8</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	16	18	10.1	20	12.5
Travel and Conference Expense	0*	0*	3.6-	0*	13.3-
Office Occupancy Expense	2	2	8.9	2	9.8
Office Operations Expense	8	8	2.9	9	12.3
Educational & Promotional Expense	0*	1	40.7	1	7.3-
Loan Servicing Expense	2	2	18.7	2	5.1
Professional and Outside Services	2	2	21.8	2	1.9
Member Insurance	0*	0*	14.0-	0*	11.7
Operating Fees	0*	0*	1.3-	0*	54.7
Miscellaneous Operating Expenses	0*	1	67.1	1	11.3
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>33</b>	<b>37</b>	<b>10.4</b>	<b>41</b>	<b>10.3</b>
<b>NET INCOME</b>	<b>9</b>	<b>10</b>	<b>10.1</b>	<b>11</b>	<b>19.9</b>
Transfer to Regular Reserve 1/	2	5	102.4	0*	88.2-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Virgin Islands**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	5	5	0.0	5	0.0
<b>Cash &amp; Equivalents</b>	4	3	35.5-	5	89.8
<b>TOTAL INVESTMENTS</b>	9	12	38.5	12	6.0-
U.S. Government Obligations	0*	0*	0.0	0*	0.0
Federal Agency Securities	0*	0*	0.0	0*	0.0
Mutual Fund & Common Trusts	0*	0*	0.0	0*	0.0
MCSD and PIC at Corporate CU	0*	1	2,002.0	0*	94.2-
All Other Corporate Credit Union	6	3	48.6-	3	3.0
Commercial Banks, S&Ls	3	8	162.4	8	2.0
Credit Unions -Loans to, Deposits in	0*	0*	0.0	0*	0.0
Other Investments	0*	0*	0.0	0*	0.0
<b>TOTAL LOANS OUTSTANDING</b>	19	20	1.7	21	7.9
Unsecured Credit Card Loans	0*	0*	0.0	0*	0.0
All Other Unsecured Loans	13	13	0.3	2	81.4-
New Vehicle Loans	0*	0*	49.3	2	177.1
Used Vehicle Loans	0*	0*	52.2	0*	34.4-
First Mortgage Real Estate Loans	0*	0*	7.4-	0*	0.4
Other Real Estate Loans	0*	0*	0.0	0*	0.0
Leases Receivable	0*	0*	0.0	0*	0.0
All Other Loans to Members	5	2	50.9-	16	586.6
Other Loans	0*	3	804.9	0*	99.8-
Allowance For Loan Losses	0*	0*	29.3	0*	22.6-
Other Real Estate Owned	1	0*	99.4-	0*	100.0-
Land and Building	0*	1	498.8	1	3.5-
Other Fixed Assets	0*	0*	15.8-	0*	57.2
NCUSIF Capitalization Deposit	0*	0*	71.9	0*	6.0
Other Assets	0*	0*	748.7	0*	9.7-
<b>TOTAL ASSETS</b>	34	36	6.7	39	9.3
<b>LIABILITIES</b>					
Total Borrowings	0*	0*	0.0	0*	0.0
Accrued Dividends/Interest Payable	0*	0*	3.7-	0*	36.9-
Acct Payable and Other Liabilities	0*	0*	9.9-	0*	19.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	0*	0*	8.8-	0*	9.6
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	26	27	5.4	30	9.6
Share Drafts	0*	0*	0.0	0*	0.0
Regular Shares	23	26	10.0	29	11.4
Money Market Shares	0*	0*	0.0	0*	0.0
Share Certificates/CDs	0*	0*	499.3	0*	19.5-
IRA/Keogh Accounts	0*	0*	0.0	0*	0.0
All Other Shares and Member Deposits	2	0*	86.3-	0*	59.0-
Non-Member Deposits	0*	0*	0.0	0*	0.0
Regular Reserves	3	3	4.9	3	6.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	0	0	0.0	0	0.0
Other Reserves	0*	0*	294.3	0*	74.6-
Undivided Earnings	5	6	5.0	7	19.6
<b>TOTAL EQUITY</b>	8	9	11.0	10	8.5
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	34	36	6.7	39	9.3

\* Amount Less than + or - 1 Million

**Virgin Islands**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	5	5	0.0	5	0.0
<b>INTEREST INCOME</b>					
Interest on Loans	3	3	3.9-	3	0.5-
(Less) Interest Refund	0*	0*	0.0	0*	100.0-
Income from Investments	0*	0*	22.3	0*	6.5-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>3</b>	<b>3</b>	<b>0.2</b>	<b>3</b>	<b>1.5-</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	0*	1	10.3	1	3.0
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	0.0	0*	0.0
<b>TOTAL INTEREST EXPENSE</b>	<b>0*</b>	<b>1</b>	<b>10.3</b>	<b>1</b>	<b>3.0</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>0*</b>	<b>0*</b>	<b>353.2</b>	<b>0*</b>	<b>83.8-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>2</b>	<b>2</b>	<b>11.6-</b>	<b>2</b>	<b>5.7</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	0*	0*	8.4-	0*	6.2-
Other Operating Income	0*	0*	40.1-	0*	16.3
Gain (Loss) on Investments	0	0	0.0	0	0.0
Gain (Loss) on Disp of Fixed Assets	0	0	0.0	0*	0.0
Other Non-Oper Income (Expense)	0	0	0.0	0	0.0
<b>TOTAL NON-INTEREST INCOME</b>	<b>0*</b>	<b>0*</b>	<b>18.3-</b>	<b>0*</b>	<b>13.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	0*	0*	11.5	0*	6.2
Travel and Conference Expense	0*	0*	55.1	0*	116.1
Office Occupancy Expense	0*	0*	18.5	0*	83.0
Office Operations Expense	0*	0*	3.6-	0*	33.8
Educational & Promotional Expense	0*	0*	23.2	0*	9.1-
Loan Servicing Expense	0*	0*	143.5	0*	37.2-
Professional and Outside Services	0*	0*	38.7-	0*	77.1
Member Insurance	0*	0*	71.0-	0*	0.6
Operating Fees	0*	0*	58.0	0*	2.4-
Miscellaneous Operating Expenses	0*	0*	26.2-	0*	75.6-
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>1</b>	<b>1</b>	<b>0.5</b>	<b>2</b>	<b>13.4</b>
<b>NET INCOME</b>	<b>1</b>	<b>0*</b>	<b>27.2-</b>	<b>0*</b>	<b>6.9-</b>
Transfer to Regular Reserve 1/	0*	0*	7.1-	0*	24.1

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Virginia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	261	256	1.9-	248	3.1-
<b>Cash &amp; Equivalents</b>	2,286	2,889	26.4	4,491	55.4
<b>TOTAL INVESTMENTS</b>	3,470	3,376	2.7-	4,658	38.0
U.S. Government Obligations	353	199	43.5-	239	20.0
Federal Agency Securities	2,460	2,536	3.1	3,136	23.7
Mutual Fund & Common Trusts	104	136	31.6	540	295.6
MCSD and PIC at Corporate CU	50	54	7.3	59	9.1
All Other Corporate Credit Union	158	148	6.2-	273	84.3
Commercial Banks, S&Ls	256	199	22.0-	309	55.0
Credit Unions -Loans to, Deposits in	15	14	4.7-	14	2.5-
Other Investments	75	90	19.2	89	0.9-
<b>TOTAL LOANS OUTSTANDING</b>	16,706	18,299	9.5	20,201	10.4
Unsecured Credit Card Loans	2,025	2,278	12.5	2,491	9.3
All Other Unsecured Loans	1,968	2,162	9.9	2,263	4.7
New Vehicle Loans	2,758	3,204	16.2	3,392	5.9
Used Vehicle Loans	2,607	2,929	12.4	3,450	17.8
First Mortgage Real Estate Loans	3,922	3,607	8.0-	4,356	20.8
Other Real Estate Loans	2,234	2,766	23.8	2,890	4.5
Leases Receivable	145	165	13.7	170	3.3
All Other Loans to Members	1,042	1,180	13.2	1,183	0.3
Other Loans	5	9	65.0	6	37.4-
Allowance For Loan Losses	137	156	13.9	165	5.7
Other Real Estate Owned	4	5	14.4	6	24.4
Land and Building	299	325	8.6	334	2.9
Other Fixed Assets	135	126	6.5-	132	5.2
NCUSIF Capitalization Deposit	175	189	8.2	218	15.3
Other Assets	557	615	10.4	892	45.1
<b>TOTAL ASSETS</b>	23,494	25,668	9.3	30,768	19.9
<b>LIABILITIES</b>					
Total Borrowings	590	483	18.1-	833	72.4
Accrued Dividends/Interest Payable	59	62	4.7	57	7.6-
Acct Payable and Other Liabilities	254	274	8.1	329	20.0
Uninsured Secondary Capital	0	0	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	902	819	9.2-	1,219	48.8
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	19,949	21,856	9.6	26,204	19.9
Share Drafts	2,765	3,085	11.6	3,434	11.3
Regular Shares	6,855	6,624	3.4-	7,802	17.8
Money Market Shares	1,893	2,338	23.5	3,505	49.9
Share Certificates/CDs	5,731	7,026	22.6	8,290	18.0
IRA/Keogh Accounts	2,622	2,708	3.3	3,074	13.5
All Other Shares and Member Deposits	74	67	9.3-	91	35.9
Non-Member Deposits	9	7	21.8-	8	14.3
Regular Reserves	626	685	9.3	732	6.9
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-30	3	111.3	27	695.4
Other Reserves	1,116	1,278	14.6	1,427	11.6
Undivided Earnings	931	1,027	10.3	1,160	13.0
<b>TOTAL EQUITY</b>	2,643	2,993	13.3	3,345	11.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	23,494	25,668	9.3	30,768	19.9

\* Amount Less than + or - 1 Million

**Virginia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	261	256	1.9-	248	3.1-
<b>INTEREST INCOME</b>					
Interest on Loans	1,337	1,530	14.4	1,654	8.1
(Less) Interest Refund	0*	0*	57.8	0*	17.1-
Income from Investments	318	311	2.1-	343	10.2
Trading Profits and Losses	-0*	0*	125.6	0*	19.4-
<b>TOTAL INTEREST INCOME</b>	<b>1,655</b>	<b>1,841</b>	<b>11.3</b>	<b>1,997</b>	<b>8.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	773	869	12.4	981	12.9
Interest on Deposits	6	7	19.9	26	282.1
Interest on Borrowed Money	37	33	10.6-	26	21.2-
<b>TOTAL INTEREST EXPENSE</b>	<b>816</b>	<b>909</b>	<b>11.4</b>	<b>1,033</b>	<b>13.7</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>91</b>	<b>105</b>	<b>16.1</b>	<b>114</b>	<b>8.0</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>749</b>	<b>827</b>	<b>10.5</b>	<b>850</b>	<b>2.8</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	103	130	26.4	140	7.8
Other Operating Income	107	118	9.7	180	53.3
Gain (Loss) on Investments	0*	-0*	118.1-	1	893.6
Gain (Loss) on Disp of Fixed Assets	0*	-0*	236.1-	-0*	45.6
Other Non-Oper Income (Expense)	0*	0*	27.7	2	261.4
<b>TOTAL NON-INTEREST INCOME</b>	<b>212</b>	<b>247</b>	<b>16.9</b>	<b>323</b>	<b>30.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	355	381	7.4	435	14.2
Travel and Conference Expense	7	8	11.2	8	5.3
Office Occupancy Expense	39	42	7.6	47	12.0
Office Operations Expense	160	164	2.5	182	10.8
Educational & Promotional Expense	15	21	32.6	21	1.8
Loan Servicing Expense	47	66	39.2	73	11.8
Professional and Outside Services	44	35	21.0-	45	28.3
Member Insurance	12	13	8.6	14	7.2
Operating Fees	3	3	8.2	3	9.2-
Miscellaneous Operating Expenses	36	27	27.0-	40	50.4
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>719</b>	<b>759</b>	<b>5.5</b>	<b>868</b>	<b>14.4</b>
<b>NET INCOME</b>	<b>241</b>	<b>316</b>	<b>31.1</b>	<b>305</b>	<b>3.3-</b>
Transfer to Regular Reserve 1/	149	145	3.0-	111	23.1-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Washington**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	176	167	5.1-	161	3.6-
<b>Cash &amp; Equivalents</b>	578	828	43.2	1,333	61.0
<b>TOTAL INVESTMENTS</b>	3,730	3,040	18.5-	3,674	20.8
U.S. Government Obligations	596	452	24.2-	207	54.2-
Federal Agency Securities	1,597	1,407	11.9-	2,055	46.1
Mutual Fund & Common Trusts	81	78	3.4-	93	19.2
MCSD and PIC at Corporate CU	45	52	15.1	59	15.1
All Other Corporate Credit Union	368	227	38.2-	313	37.6
Commercial Banks, S&Ls	667	395	40.7-	633	60.1
Credit Unions -Loans to, Deposits in	24	20	16.9-	26	31.4
Other Investments	353	409	16.1	288	29.7-
<b>TOTAL LOANS OUTSTANDING</b>	9,110	10,210	12.1	10,554	3.4
Unsecured Credit Card Loans	955	1,010	5.8	1,010	0.1
All Other Unsecured Loans	506	537	6.1	474	11.8-
New Vehicle Loans	1,591	1,798	13.0	1,672	7.0-
Used Vehicle Loans	1,993	2,182	9.5	2,359	8.1
First Mortgage Real Estate Loans	1,775	2,005	13.0	2,522	25.8
Other Real Estate Loans	1,493	1,753	17.4	1,687	3.7-
Leases Receivable	19	38	97.6	21	43.6-
All Other Loans to Members	720	858	19.2	768	10.5-
Other Loans	57	30	48.5-	41	38.4
Allowance For Loan Losses	78	87	10.9	93	7.4
Other Real Estate Owned	4	7	74.8	7	3.9
Land and Building	255	265	4.2	270	1.7
Other Fixed Assets	75	81	9.3	83	1.7
NCUSIF Capitalization Deposit	105	110	4.3	120	9.0
Other Assets	154	184	19.5	187	1.7
<b>TOTAL ASSETS</b>	13,932	14,639	5.1	16,135	10.2
<b>LIABILITIES</b>					
Total Borrowings	204	158	22.4-	81	48.6-
Accrued Dividends/Interest Payable	26	30	14.3	26	13.3-
Acct Payable and Other Liabilities	569	598	5.1	363	39.3-
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	799	786	1.6-	471	40.1-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	11,768	12,368	5.1	14,088	13.9
Share Drafts	1,533	1,684	9.8	1,774	5.4
Regular Shares	4,721	4,546	3.7-	5,532	21.7
Money Market Shares	1,356	1,348	0.5-	1,741	29.2
Share Certificates/CDs	2,875	3,490	21.4	3,574	2.4
IRA/Keogh Accounts	1,260	1,272	1.0	1,435	12.8
All Other Shares and Member Deposits	19	16	18.5-	22	39.2
Non-Member Deposits	5	11	151.0	10	16.2-
Regular Reserves	435	468	7.4	460	1.6-
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-22	-5	76.3	14	372.5
Other Reserves	4	5	34.2	5	3.0
Undivided Earnings	947	1,017	7.5	1,097	7.8
<b>TOTAL EQUITY</b>	1,364	1,485	8.9	1,576	6.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	13,932	14,639	5.1	16,135	10.2

\* Amount Less than + or - 1 Million

**Washington**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	176	167	5.1-	161	3.6-
<b>INTEREST INCOME</b>					
Interest on Loans	725	825	13.8	852	3.3
(Less) Interest Refund	0*	0*	7.6	0*	122.3
Income from Investments	212	190	10.7-	206	8.8
Trading Profits and Losses	-0*	0*	250.8	2	203.8
<b>TOTAL INTEREST INCOME</b>	<b>937</b>	<b>1,015</b>	<b>8.3</b>	<b>1,060</b>	<b>4.4</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	410	456	11.2	487	6.9
Interest on Deposits	43	42	1.5-	35	15.6-
Interest on Borrowed Money	7	12	79.2	5	61.8-
<b>TOTAL INTEREST EXPENSE</b>	<b>459</b>	<b>510</b>	<b>11.0</b>	<b>527</b>	<b>3.4</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>51</b>	<b>57</b>	<b>11.3</b>	<b>65</b>	<b>12.8</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>426</b>	<b>448</b>	<b>5.0</b>	<b>468</b>	<b>4.5</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	81	87	6.6	99	14.2
Other Operating Income	50	59	17.9	67	13.1
Gain (Loss) on Investments	0*	0*	71.6	2	638.0
Gain (Loss) on Disp of Fixed Assets	1	2	3.1	0*	77.2-
Other Non-Oper Income (Expense)	1	2	24.3	5	180.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>135</b>	<b>150</b>	<b>11.1</b>	<b>173</b>	<b>15.7</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	226	247	9.7	268	8.2
Travel and Conference Expense	8	10	14.6	10	1.1
Office Occupancy Expense	30	33	10.3	35	5.4
Office Operations Expense	108	118	9.0	130	10.8
Educational & Promotional Expense	18	18	0.5	19	5.6
Loan Servicing Expense	23	24	1.6	26	9.9
Professional and Outside Services	25	26	6.8	28	5.8
Member Insurance	2	2	3.1-	1	16.6-
Operating Fees	2	2	3.3	2	0.4-
Miscellaneous Operating Expenses	10	12	14.6	16	35.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>452</b>	<b>491</b>	<b>8.8</b>	<b>535</b>	<b>8.9</b>
<b>NET INCOME</b>	<b>109</b>	<b>106</b>	<b>3.0-</b>	<b>106</b>	<b>0.0-</b>
Transfer to Regular Reserve 1/	52	59	13.8	29	51.4-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**West Virginia**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	135	132	2.2-	127	3.8-
<b>Cash &amp; Equivalents</b>	104	122	17.3	211	72.0
<b>TOTAL INVESTMENTS</b>	383	344	10.2-	416	20.9
U.S. Government Obligations	3	5	70.2	7	22.5
Federal Agency Securities	92	102	11.3	74	27.2-
Mutual Fund & Common Trusts	11	5	53.3-	11	104.8
MCSD and PIC at Corporate CU	10	10	1.6	11	6.1
All Other Corporate Credit Union	87	50	42.1-	62	24.0
Commercial Banks, S&Ls	170	159	6.5-	230	45.0
Credit Unions -Loans to, Deposits in	5	8	66.9	7	7.6-
Other Investments	6	5	23.7-	14	198.0
<b>TOTAL LOANS OUTSTANDING</b>	1,067	1,145	7.3	1,169	2.1
Unsecured Credit Card Loans	45	48	5.8	48	0.7-
All Other Unsecured Loans	155	154	0.7-	144	6.4-
New Vehicle Loans	274	300	9.5	293	2.5-
Used Vehicle Loans	186	207	11.4	233	12.4
First Mortgage Real Estate Loans	257	269	4.8	283	5.2
Other Real Estate Loans	73	78	7.3	79	1.1
Leases Receivable	0*	0*	54.5-	0*	18.7-
All Other Loans to Members	73	77	6.2	80	3.3
Other Loans	3	10	222.6	9	14.4-
Allowance For Loan Losses	10	11	12.4	11	3.1-
Other Real Estate Owned	0*	2	663.6	0*	92.4-
Land and Building	32	33	1.1	35	6.5
Other Fixed Assets	7	8	12.1	9	17.2
NCUSIF Capitalization Deposit	13	13	0.3-	14	8.3
Other Assets	10	10	8.2-	11	9.8
<b>TOTAL ASSETS</b>	1,607	1,665	3.6	1,853	11.3
<b>LIABILITIES</b>					
Total Borrowings	2	14	523.6	11	16.5-
Accrued Dividends/Interest Payable	5	5	0.1	5	2.5-
Acct Payable and Other Liabilities	6	7	15.2	7	0.8
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	13	25	96.7	23	9.2-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	1,393	1,423	2.1	1,599	12.3
Share Drafts	121	137	13.5	149	9.3
Regular Shares	754	735	2.4-	828	12.6
Money Market Shares	54	45	16.6-	61	34.9
Share Certificates/CDs	332	378	13.6	421	11.4
IRA/Keogh Accounts	120	116	3.9-	130	12.3
All Other Shares and Member Deposits	11	11	0.4	8	24.5-
Non-Member Deposits	1	2	23.3	0*	52.5-
Regular Reserves	68	74	7.4	77	5.0
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-1	-0*	51.5	0*	219.2
Other Reserves	26	6	75.1-	6	0.5-
Undivided Earnings	108	137	27.3	147	7.1
<b>TOTAL EQUITY</b>	201	217	7.7	231	6.7
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	1,607	1,665	3.6	1,853	11.3

\* Amount Less than + or - 1 Million

**West Virginia**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	135	132	2.2-	127	3.8-
<b>INTEREST INCOME</b>					
Interest on Loans	91	97	5.9	101	4.4
(Less) Interest Refund	0*	0*	6.6	0*	7.1
Income from Investments	26	28	6.0	26	6.8-
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>117</b>	<b>124</b>	<b>6.0</b>	<b>127</b>	<b>1.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	56	58	3.5	59	2.2
Interest on Deposits	0*	0*	1.6	0*	99.4-
Interest on Borrowed Money	0*	0*	2,794.4	0*	41.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>56</b>	<b>58</b>	<b>4.6</b>	<b>59</b>	<b>1.5</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>6</b>	<b>29.3</b>	<b>5</b>	<b>14.6-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>57</b>	<b>60</b>	<b>5.4</b>	<b>62</b>	<b>4.0</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	5	5	7.0	6	16.7
Other Operating Income	3	3	11.8	4	21.1
Gain (Loss) on Investments	-0*	-0*	1,218.1-	0*	245.0
Gain (Loss) on Disp of Fixed Assets	-0*	-0*	87.2	0*	263.4
Other Non-Oper Income (Expense)	0*	0*	37.5-	0*	36.8-
<b>TOTAL NON-INTEREST INCOME</b>	<b>8</b>	<b>9</b>	<b>6.0</b>	<b>10</b>	<b>22.6</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	24	26	8.0	28	8.8
Travel and Conference Expense	1	1	16.2	1	9.6-
Office Occupancy Expense	3	3	7.6	4	5.6
Office Operations Expense	11	12	6.0	14	11.5
Educational & Promotional Expense	0*	0*	26.4	1	27.6
Loan Servicing Expense	2	2	2.7	2	6.8
Professional and Outside Services	3	3	3.3	4	11.0
Member Insurance	2	2	0.1	3	5.1
Operating Fees	0*	0*	13.5	0*	16.7-
Miscellaneous Operating Expenses	2	2	16.0-	2	12.9
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>50</b>	<b>53</b>	<b>6.3</b>	<b>58</b>	<b>8.9</b>
<b>NET INCOME</b>	<b>14</b>	<b>15</b>	<b>2.7</b>	<b>14</b>	<b>3.0-</b>
Transfer to Regular Reserve 1/	2	3	72.3	4	25.9

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Wisconsin**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	354	343	3.1-	330	3.8-
<b>Cash &amp; Equivalents</b>	718	609	15.1-	969	59.1
<b>TOTAL INVESTMENTS</b>	789	727	7.8-	1,028	41.3
U.S. Government Obligations	11	5	51.0-	13	143.0
Federal Agency Securities	307	278	9.3-	310	11.2
Mutual Fund & Common Trusts	6	3	52.5-	17	477.2
MCSD and PIC at Corporate CU	64	68	6.9	73	7.6
All Other Corporate Credit Union	109	107	2.1-	181	69.9
Commercial Banks, S&Ls	254	221	12.8-	373	68.7
Credit Unions -Loans to, Deposits in	13	18	34.8	22	21.4
Other Investments	26	27	4.4	39	46.0
<b>TOTAL LOANS OUTSTANDING</b>	7,197	8,068	12.1	8,430	4.5
Unsecured Credit Card Loans	300	339	12.9	328	3.3-
All Other Unsecured Loans	283	288	1.6	271	5.9-
New Vehicle Loans	776	841	8.4	748	11.0-
Used Vehicle Loans	1,698	1,788	5.3	1,829	2.3
First Mortgage Real Estate Loans	2,414	2,837	17.5	3,227	13.7
Other Real Estate Loans	920	1,128	22.6	1,175	4.2
Leases Receivable	45	38	16.3-	27	27.4-
All Other Loans to Members	732	782	6.9	802	2.5
Other Loans	28	26	6.9-	22	16.2-
Allowance For Loan Losses	43	47	9.2	52	11.5
Other Real Estate Owned	2	2	33.7	3	66.5
Land and Building	189	203	7.1	215	5.9
Other Fixed Assets	50	53	5.6	53	1.0
NCUSIF Capitalization Deposit	72	79	9.3	85	7.6
Other Assets	99	103	4.3	126	22.6
<b>TOTAL ASSETS</b>	9,072	9,796	8.0	10,856	10.8
<b>LIABILITIES</b>					
Total Borrowings	130	122	6.4-	77	37.1-
Accrued Dividends/Interest Payable	9	12	27.9	11	6.3-
Acct Payable and Other Liabilities	51	76	47.6	90	18.5
Uninsured Secondary Capital	0	0	0.0	0	0.0
<b>TOTAL LIABILITIES</b>	191	209	9.8	177	15.3-
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	7,891	8,506	7.8	9,517	11.9
Share Drafts	1,089	1,235	13.4	1,285	4.0
Regular Shares	2,543	2,488	2.2-	2,729	9.7
Money Market Shares	1,257	1,332	6.0	1,866	40.1
Share Certificates/CDs	2,312	2,729	18.0	2,825	3.5
IRA/Keogh Accounts	667	689	3.3	764	10.9
All Other Shares and Member Deposits	21	26	22.7	40	54.1
Non-Member Deposits	2	9	315.3	8	4.9-
Regular Reserves	485	516	6.2	533	3.3
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-5	-0*	89.2	2	443.9
Other Reserves	127	130	2.2	142	9.1
Undivided Earnings	383	435	13.7	486	11.7
<b>TOTAL EQUITY</b>	991	1,080	9.0	1,162	7.6
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	9,072	9,796	8.0	10,856	10.8

\* Amount Less than + or - 1 Million

**Wisconsin**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	354	343	3.1-	330	3.8-
<b>INTEREST INCOME</b>					
Interest on Loans	558	642	14.9	660	2.8
(Less) Interest Refund	0*	1	26.4	0*	23.5-
Income from Investments	84	71	15.0-	74	3.6
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>641</b>	<b>712</b>	<b>11.0</b>	<b>733</b>	<b>2.9</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	302	335	11.1	342	2.0
Interest on Deposits	0*	0*	1,233.7	4	1,207.6
Interest on Borrowed Money	3	8	197.6	4	47.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>304</b>	<b>343</b>	<b>12.8</b>	<b>350</b>	<b>2.1</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>22</b>	<b>23</b>	<b>6.7</b>	<b>28</b>	<b>20.1</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>316</b>	<b>346</b>	<b>9.6</b>	<b>355</b>	<b>2.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	53	58	9.0	78	33.9
Other Operating Income	32	34	5.9	45	29.7
Gain (Loss) on Investments	0*	-0*	253.4-	-0*	59.9-
Gain (Loss) on Disp of Fixed Assets	0*	0*	63.9	1	23.9
Other Non-Oper Income (Expense)	3	0*	68.4-	-0*	144.6-
<b>TOTAL NON-INTEREST INCOME</b>	<b>90</b>	<b>94</b>	<b>4.7</b>	<b>122</b>	<b>30.4</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	167	182	9.2	201	10.5
Travel and Conference Expense	5	5	8.0	6	4.9
Office Occupancy Expense	21	23	9.6	24	6.9
Office Operations Expense	70	74	6.0	80	8.7
Educational & Promotional Expense	13	13	4.7	14	3.5
Loan Servicing Expense	17	19	10.4	21	7.5
Professional and Outside Services	20	22	14.4	25	10.5
Member Insurance	5	4	10.0-	4	4.5-
Operating Fees	2	2	6.4	2	10.7
Miscellaneous Operating Expenses	8	9	6.8	10	10.8
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>326</b>	<b>353</b>	<b>8.4</b>	<b>386</b>	<b>9.2</b>
<b>NET INCOME</b>	<b>79</b>	<b>86</b>	<b>9.0</b>	<b>91</b>	<b>5.8</b>
Transfer to Regular Reserve 1/	10	16	54.4	14	13.8-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.

**Wyoming**  
**Table 1**  
**Consolidated Balance Sheet**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

<b>ASSETS</b>	<b>Dec-99</b>	<b>Dec-00</b>	<b>% CHG</b>	<b>Dec-01</b>	<b>% CHG</b>
Number of Credit Unions	38	37	2.6-	36	2.7-
<b>Cash &amp; Equivalents</b>	30	39	32.8	79	100.4
<b>TOTAL INVESTMENTS</b>	152	145	5.0-	172	18.9
U.S. Government Obligations	2	0*	89.4-	0*	100.0-
Federal Agency Securities	38	40	5.3	57	42.3
Mutual Fund & Common Trusts	0*	0*	27.9-	2	5,403.0
MCSD and PIC at Corporate CU	6	6	1.4	7	4.5
All Other Corporate Credit Union	75	65	12.5-	63	3.2-
Commercial Banks, S&Ls	25	26	0.8	35	36.2
Credit Unions -Loans to, Deposits in	6	6	10.2	4	29.8-
Other Investments	0*	0*	19.5	3	317.0
<b>TOTAL LOANS OUTSTANDING</b>	500	557	11.4	602	8.2
Unsecured Credit Card Loans	42	45	7.2	43	3.4-
All Other Unsecured Loans	33	30	9.5-	28	6.9-
New Vehicle Loans	89	109	22.8	115	5.4
Used Vehicle Loans	159	185	16.5	201	9.0
First Mortgage Real Estate Loans	72	70	1.7-	86	22.2
Other Real Estate Loans	60	67	11.0	72	7.0
Leases Receivable	0*	0*	2.3-	0*	9.7-
All Other Loans to Members	43	45	4.3	52	15.5
Other Loans	2	5	224.1	4	14.1-
Allowance For Loan Losses	5	5	0.3-	5	1.4-
Other Real Estate Owned	0*	0*	24.5-	0*	72.2-
Land and Building	15	15	2.6-	17	15.1
Other Fixed Assets	4	4	15.6	5	14.7
NCUSIF Capitalization Deposit	6	6	7.9	7	9.9
Other Assets	6	8	37.0	6	23.0-
<b>TOTAL ASSETS</b>	708	769	8.7	883	14.7
<b>LIABILITIES</b>					
Total Borrowings	1	1	14.4-	2	46.2
Accrued Dividends/Interest Payable	1	1	31.1	1	0.7-
Acct Payable and Other Liabilities	3	4	29.2	4	12.9
Uninsured Secondary Capital	0	0*	0.0	0*	0.0
<b>TOTAL LIABILITIES</b>	5	6	20.9	7	15.4
<b>EQUITY/SAVINGS</b>					
<b>TOTAL SAVINGS</b>	625	680	8.6	784	15.4
Share Drafts	85	103	21.3	113	9.5
Regular Shares	211	209	1.2-	258	23.6
Money Market Shares	84	77	8.6-	97	25.9
Share Certificates/CDs	183	234	27.9	252	7.7
IRA/Keogh Accounts	44	45	1.6	50	12.8
All Other Shares and Member Deposits	12	5	62.9-	6	37.1
Non-Member Deposits	5	7	35.5	8	4.6
Regular Reserves	28	30	7.7	32	5.8
APPR. For Non-Conf. Invest.	0	0	0.0	0	0.0
Accum. Unrealized G/L on A-F-S	-0*	-0*	74.8	0*	190.5
Other Reserves	5	5	15.5	5	9.8-
Undivided Earnings	45	49	7.3	55	12.7
<b>TOTAL EQUITY</b>	77	84	8.4	91	9.1
<b>TOTAL LIABILITIES/EQUITY/SAVINGS</b>	708	769	8.7	883	14.7

\* Amount Less than + or - 1 Million

**Wyoming**  
**Table 2**  
**Consolidated Income and Expense Statement**  
**Federally Insured Credit Unions**  
**December 31, 2001**  
**(Dollar Amounts in Millions)**

	Dec-99	Dec-00	% CHG	Dec-01	% CHG
Number of Credit Unions	38	37	2.6-	36	2.7-
<b>INTEREST INCOME</b>					
Interest on Loans	44	47	8.3	51	8.1
(Less) Interest Refund	0*	0*	11.0-	0*	13.2
Income from Investments	8	9	9.3	9	1.8
Trading Profits and Losses	0	0	0.0	0	0.0
<b>TOTAL INTEREST INCOME</b>	<b>52</b>	<b>56</b>	<b>8.4</b>	<b>60</b>	<b>7.1</b>
<b>INTEREST EXPENSE</b>					
Dividends on Shares	23	25	9.8	27	8.0
Interest on Deposits	0	0	0.0	0	0.0
Interest on Borrowed Money	0*	0*	397.1	0*	74.3-
<b>TOTAL INTEREST EXPENSE</b>	<b>23</b>	<b>26</b>	<b>11.3</b>	<b>27</b>	<b>6.6</b>
<b>PROVISION FOR LOAN &amp; LEASE LOSSES</b>	<b>5</b>	<b>3</b>	<b>27.2-</b>	<b>3</b>	<b>18.9-</b>
<b>NET INTEREST INCOME AFTER PLL</b>	<b>24</b>	<b>27</b>	<b>12.4</b>	<b>30</b>	<b>10.6</b>
<b>NON-INTEREST INCOME</b>					
Fee Income	4	5	3.3	5	11.2
Other Operating Income	2	2	6.6	3	23.6
Gain (Loss) on Investments	-0*	0*	325.2	0*	466.4
Gain (Loss) on Disp of Fixed Assets	-0*	0*	109.0	0*	87.4-
Other Non-Oper Income (Expense)	0*	0*	98.6-	0*	27,690.7
<b>TOTAL NON-INTEREST INCOME</b>	<b>6</b>	<b>7</b>	<b>4.0</b>	<b>8</b>	<b>23.1</b>
<b>NON-INTEREST EXPENSES</b>					
Employee Compensation and Benefits	12	14	11.0	15	10.2
Travel and Conference Expense	0*	0*	9.1	0*	4.6
Office Occupancy Expense	1	1	12.9	2	6.9
Office Operations Expense	6	6	6.9	7	9.1
Educational & Promotional Expense	0*	0*	18.4	0*	6.7
Loan Servicing Expense	2	2	7.3	2	7.8
Professional and Outside Services	2	2	5.5	2	6.8
Member Insurance	0*	0*	15.6-	0*	24.0
Operating Fees	0*	0*	25.8	0*	19.9-
Miscellaneous Operating Expenses	0*	0*	18.4	0*	30.2
<b>TOTAL NON-INTEREST EXPENSES</b>	<b>26</b>	<b>28</b>	<b>9.5</b>	<b>31</b>	<b>9.6</b>
<b>NET INCOME</b>	<b>5</b>	<b>6</b>	<b>17.0</b>	<b>7</b>	<b>30.7</b>
Transfer to Regular Reserve 1/	2	3	45.0	1	50.4-

\* Amount Less than + or - 1 Million

1/ Required Transfer to Statutory Reserves prior to 2000.